

How to Seek Mental Health Care When You Do Not Have Insurance

Look into the Affordable Care Act to see if you qualify for insurance coverage.

Take the screener at <https://www.healthcare.gov/screener/> to see if you qualify for coverage, Medicaid, CHIP (Children's Health Insurance Program), or a Special Enrollment period.

Consider EAP if you are a dependent on someone else's insurance. You may be able to utilize their Employee Assistance Program to see a therapist for a brief, set number of sessions (typically 3-6). These are covered as a part of their insurance premiums as a full-time employee, and these services are confidential, so the insurance holder would not receive information regarding the sessions.

Find a Community Health Center or University Counseling Center as they may offer discounted rates to students and/or those who are uninsured. There might also be student therapists who work under the supervision of a licensed therapist and offer sessions at a discounted rate. Training facilities at [George Mason Center for Psychological Services](#), [George Washington University Art Therapy Clinic](#), [The Women's Center](#) (also provide services for males) and [Virginia Tech](#) have current working relationships with NOVA. NOVA hosts a mental health provider database that is free and searchable, and includes practitioners that offer sliding scale fees at <http://nvcc.rints.com/>. Be direct about what you can pay, as some may offer payment plans, or pro bono (free) services.

Consider flexible scheduling by having sessions bi-weekly and seek other support between sessions.

Ask for a referral if you absolutely cannot afford the therapist you found. Ask if s/he knows of other therapists who are willing to offer sliding fee scales or discounted rates. Also, if you do not feel a connection to your therapist, consider finding a better fit. Remember, you are there for your own benefit, not to please or accommodate your therapist.

Consult your religious leader to find out if your place of worship offers therapy services or is willing to help pay for therapy.

Attend support groups or group therapy. In a support group, peers come together to share experiences and support for people with similar issues. They are not led by mental health professionals, but they are free of charge. Group therapy involves therapy sessions with two or more unrelated clients and one (or two) mental health professionals. There is usually a fee associated with group therapy sessions—whether they meet weekly, bi-weekly, monthly or otherwise—but it is often cheaper than individual therapy since there are multiple clients paying for the same session.

Re-evaluate your expenses. You may think that you cannot afford therapy. But consider how much it could cost you to go without treatment. Have your challenges left you at risk of failing or dropping out of school? Losing relationships? Losing your job? Being jailed? Being homeless? Or just feeling miserable? If it is important enough, try to find a way to cut costs elsewhere and make your peace of mind a priority.

Use self-help books and workbooks. There are self-help books on a variety of topics related to mental health, wellness and self-care. You can search your app/kindle store, local bookstore or Amazon for books by title or topic.

Resources To Explore

Medication Resources

- [Medicine Assistance Tool](#) (for help with paying for prescription medication)
- [Needy Meds](#) (for help with paying for prescription medication)
- [Mental Health America prescription assistance](#) (for ideas for getting help paying for prescription medication)

Treatment/Support Resources

- [U.S. Department of Health and Human Services](#) (for a list of free clinics in your area)
- [Psych Central](#) (for a list of therapists in your area; they also have helpful articles; they also have online support groups)
- [7 Cups](#) (for a trained listener and/or a therapy session with a mental health professional)
- [TalkSpace](#) (for online therapy)
- [SAMHSA](#) (for help finding mental health or substance abuse treatment; for information on a variety of mental health and substance abuse topics)
- [Give an Hour](#) (for a national network of volunteers dedicated to supporting military personnel and their families)
- [Grief Share](#) (for online grief support groups)

Support Associations

- [National Alliance on Mental Illness](#) (NAMI) 800-950-NAMI (for information on where to find treatment in your area; they also sometimes offer support groups)
- [The Depression and Bipolar Support Alliance](#) (for ideas for getting treatment and medication with little money and/or no insurance; they also sometimes offer support groups)
- [Association for Behavioral and Cognitive Therapies](#) (for information on evidence-based treatment options for various problems)
- [Anxiety and Depression Association of America](#) (for help understanding and seeking treatment for anxiety, depression and other related disorders)
- [International OCD Foundation](#) (for help understanding and seeking treatment for OCD)

Sources

[“What to Do When You Can’t Afford Therapy”](#), by Kimberly Morrow, LCSW

[“How Do I Get Mental Health Services with No Money And No Insurance?”](#) by Anne Windermere

[“What to Do When You Can’t Afford Therapy”](#) by Margarita Tartakovsky, M.S.