

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. Make an appointment to get help applying for insurance here: <https://www.getcoveredamerica.org/connector/> or call the statewide hotline at 888-392-5132. Open Enrollment for 2017 runs from November 1, 2016 to January 31, 2017. Outside the Open Enrollment Period, you generally can enroll in a health insurance plan only if you qualify for a Special Enrollment Period. You qualify if you have certain life events, like getting married, having a baby, or losing other health coverage.

Ask about your EAP. If you have an Employee Assistance Program at work, you may be able to see a therapist for a brief, set number of sessions (usually 3-6).

Find a Community Health Center or University Counseling Center. 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.

Ask if the therapist offers discounted rates or pro bono treatment. Be direct about what you can pay. Some therapists are willing to take on “pro bono” (or for free) clients periodically. If not, they may offer a “sliding fee scale,” which means they will charge you based on your ability to pay. It won’t hurt to ask.

Ask about a payment plan. Your therapist may allow you to make partial payments for each session.

Consider flexible scheduling. Have 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 others therapists who are willing to offer sliding fee scales or discounted rates.

Consult your congregation. Talk to your preacher, pastor or priest to find out if your church offers therapy services or is willing to help pay for therapy.

Attend group therapy or support groups. Support groups are not the same as 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 and self-care. You can search your app/kindle store, local bookstore or Amazon for books by title or topic. The website <http://www.cci.health.wa.gov.au/resources/consumers.cfm> has workbooks for coping with a variety of issues, including panic attacks, eating disorders, low self-esteem, perfectionism and social anxiety.

RESOURCES TO EXPLORE:

Medication Resources

- [Partnership for Prescription Assistance](#) (for help with paying for prescription medication)
- [Needy Meds](#) (for help with paying for prescription medication)
- [Mental Health America](#) (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 (Posted in Access to Treatment, December 16, 2014)

“How Do I Get Mental Health Services with No Money And No Insurance?” by Merely Me (Posted on Health Central, May 18, 2009 and updated June 20, 2016)

“What to Do When You Can’t Afford Therapy,” by Margarita Tartakovsky, M.S. (Posted on Psych Central, December 4, 2012)

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