

Finding a therapist you can afford

Moderate · 30 min to start · Free to search; visits vary

Start with what you already have: your insurance's provider list, a school counseling center, or a free Employee Assistance Program at work. Marketplace plans must cover therapy, with limits no stricter than for medical care. No insurance? SAMHSA's free 24/7 helpline (1-800-662-4357) can point you to state-funded programs and sliding-scale clinics, and community health centers charge based on income. Ask five questions before you book.

YOU'LL NEED

- ☐ Your insurance card, if you have one
- ☐ A phone
- ☐ The five questions below
- ☐ A notes app to track who you called

WHAT TO KNOW

- 1 **If you have insurance, call the number on your card or use the insurer's app or website to find participating providers near you.** Ask: "Which therapists near me are in network and taking new patients?"
- 2 **Student?** Check your school's health or counseling center. See Using campus counseling.
- 3 **Working?** Ask HR whether there's an Employee Assistance Program. An EAP is a free, confidential service your employer pays for, and it helps with mental health, drug or alcohol use, grief and trauma.
- 4 **No insurance or not enough?** Call SAMHSA's National Helpline at 1-800-662-4357 (TTY 1-800-487-4889). It's free, confidential and open 24/7, in English and Spanish. If you're uninsured or underinsured, it refers you to your state office for state-funded treatment, and often to places that charge on a sliding fee scale or accept Medicaid.
- 5 **Try a community health center.** HRSA-funded health centers offer mental health care, adjust fees by income and family size, and serve everyone even if they can't pay.
- 6 **See your primary care provider.** They can do a first mental health screening and refer you to a social worker, psychologist or psychiatrist.
- 7 **Before you book, ask: What experience do you have with my issue?** How do you usually treat it? How long might treatment last? Do you take my insurance? What will it cost?

Watch out A therapist isn't a crisis line. If you're thinking about suicide or in emotional distress, call or text 988 any time. In a life-threatening situation, call 911 or go to the nearest ER.

DAD NOTE *Cost is a real problem, but it has real workarounds. Make one call today.*

Full lesson: aptkeys.com/body/mental-health-basics/finding-a-therapist-you-can-afford/

Checked October 2, 2026. Sources: National Institute of Mental Health; Substance Abuse and Mental Health Services Administration; HealthCare.gov; Health Resources and Services Administration.