



BECKNER COUNSELING

How To Afford Self- Pay Therapy





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The Basics:

I understand the financial commitment that comes with beginning therapy, it is an investment that you are making in yourself. The impacts therapy can have on your life are wonderful- learning how to cope with stressful situations, accepting that feelings as valid- rather than factual, and improving communication patterns with your support systems.

Unfortunately, not all therapists accept insurance. This could be for a number of reasons including reimbursement rates, client privacy, availability, or therapist preference. However, some clients choose to take the step to pay out-of-pocket to work with the therapist of their choosing. You may be wondering why- and it is for similar reasons to why therapists may not accept insurance!

- ❖ Client Privacy- When working with insurance companies, therapists are required to obtain a release of information between the client and their insurance carrier. This is because insurance companies can request records at any time to determine whether the services are clinically and medically necessary. By not working with insurance companies, therapists are able to keep all your records private from your insurance company.
- ❖ Time-Limited Therapy- Insurance companies can also determine what they will and will not cover. It is possible that after weeks, months, or years that insurance companies will no longer think that psychotherapy is clinically necessary, despite you wanting to continue! By not working with insurance companies, you and your therapist are able to discuss the timeline of therapy together to determine what fits best.



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How To:

Although self-pay therapy may seem costly at first glance, it is an investment in yourself! There are ways to get creative in order to afford therapy without it deeply affecting your wallet. It may take some planning and cutting back on other expenses, however, it is possible! Here are some ways that clients have prioritized investing in themselves:

- ❖ Submit a Superbill (provided to clients upon request) to insurance companies for reimbursement (if you have out of network benefits).
- ❖ Setting aside money from each paycheck into a separate account.
- ❖ The average annual amount spent at restaurants for a family of 4 is about \$3500, that is equal to about 23 therapy sessions (almost 6 months worth!) So, by cutting back on eating out at restaurants, even once a month, you can set money aside for therapy services.
- ❖ Use the skills and thinking patterns learned in sessions, outside of sessions on a *consistent* basis to see real improvement. Therapy is less about talking to your therapist, and more about practicing what you learn in the real world. When people do what is discussed in therapy, you are able to see change and feel better faster!

Sliding Scale:

A sliding scale fee is the negotiated price for therapy between a client and a therapist. Sliding scales are offered on an *as needed* basis and must be brought up by the client. This does not mean that because therapy is an expense that a sliding scale rate will be offered. Sliding scales are dependent on total income earned. Therapists typically have a rate that they will not go below, but are usually willing to negotiate a price to assist you in affording therapy.