

Options to Make Therapy More Affordable

Document by Dr. Sarah Coe-Odess (The Sarahpist)

1. Therapy in a training clinic
2. Therapy in a research study

Therapy in a Training Clinic

Training clinics provide an affordable and structured environment for individuals seeking mental health care. These clinics, typically associated with universities or psychology programs, offer therapy conducted by supervised graduate students or trainees. This ensures that clients receive high-quality, evidence-based treatment while also benefiting from the latest research-backed approaches. Training clinics are an excellent option for individuals looking for cost-effective therapy that maintains professional oversight and a diverse range of therapeutic modalities.

Pros

- **Lower Cost:** Training clinics, often associated with universities or psychology programs, provide therapy at significantly reduced rates (or sometimes free) compared to private practice therapists. This makes therapy more affordable for individuals who may not have insurance coverage or who face financial constraints.
- **High-Quality Care:** While therapy in training clinics is conducted by graduate students or trainees, these individuals are closely supervised by licensed professionals with extensive experience. This ensures that clients receive well-monitored, evidence-based treatment.
- **Innovative and Up-to-Date Approaches:** Since training clinics are often affiliated with academic institutions, they tend to incorporate the latest research-backed techniques and interventions, ensuring clients receive high-quality, modern care.
- **Diverse Specialties and Modalities:** Training clinics may offer specialized services, such as cognitive-behavioral therapy (CBT), dialectical behavior therapy (DBT), exposure and response prevention, couples therapy, family therapy, or neuropsychological testing, depending on the expertise of the faculty supervisors and the focus of the clinic.

Cons

- Therapists are still in training, which may be a concern for some clients.
- Availability may be limited due to academic schedules and demand.
- Some clinics may have waitlists or limited appointment slots

Therapy in a Research Study

Research studies are often led by medical centers that have experts in the field, ensuring that participants receive care from professionals at the forefront of psychological and psychiatric research.

Pros

- **Free or Low-Cost Treatment:** Most research studies provide therapy at no cost to participants, making this an excellent option for those who might not otherwise afford professional mental health services. Some studies might pay participants, as well.
- **Access to Cutting-Edge Treatments:** Research studies often test new therapeutic techniques and interventions that may not yet be widely available. Participants have the opportunity to engage in potentially groundbreaking treatments.
- **Contribution to Advancing Science:** By participating in a research study, individuals can contribute to the advancement of psychological and psychiatric knowledge, ultimately helping others who may benefit from improved treatments in the future.
- **Structured and Rigorous Therapy:** Because research studies must follow strict protocols, therapy provided within these settings is typically well-structured, targeted to specific disorders, and closely monitored to ensure adherence to evidence-based methods.
- **Expert-Led Care:** Research studies are often led by medical centers that have experts in the field, ensuring that participants receive care from professionals at the forefront of psychological and psychiatric research.

Cons

- Limited availability and eligibility criteria may exclude some individuals.
- Treatment protocols may be rigid, limiting personalized care and focusing on just one diagnosis.
- Studies may have a fixed duration, meaning therapy ends when the study concludes.

Options for Covering the Cost of Therapy

1. Superbills
2. Single case agreements
3. Prior authorizations

Superbills

A superbill is a detailed receipt provided by a therapist that clients can submit to their insurance provider for potential reimbursement. While this does not guarantee coverage, many insurance plans (PPO, POS, Choice plans) that have out-of-network benefits offer partial reimbursement for out-of-network providers. Amount of reimbursement depends on the specific insurance plan.

and deductible. Clients should check with their insurance provider to determine their eligibility for reimbursement through a superbill.

Pros

- Allows clients to see out-of-network providers while still potentially receiving some insurance reimbursement.
- Provides flexibility in choosing a therapist without being limited to in-network options.
- Can help reduce overall therapy costs if reimbursement is approved.

Cons

- Clients must pay the full cost upfront and wait for potential reimbursement.
- Reimbursement is not guaranteed and varies by insurance plan.
- May need to meet a deductible before being eligible for reimbursement.
- Requires clients to handle paperwork and submission processes with their insurance company.

Single Case Agreements (SCAs)

A single case agreement (SCA) is a contract between an insurance provider and an out-of-network therapist that allows the therapist to be reimbursed at in-network rates for a specific client. SCAs are often granted when an insurance company determines that no in-network providers can adequately meet the client's needs. Clients interested in obtaining an SCA should contact their insurance provider and discuss their specific situation and should ask the therapist about willingness to participate.

Pros

- Allows access to a preferred therapist who may not be in-network.
- Can provide insurance coverage at in-network rates, reducing out-of-pocket costs.
- Useful for clients with specialized needs that in-network providers cannot meet.

Cons

- Requires negotiation and approval from the insurance provider, which can be time-consuming.
- Approval is not guaranteed and may require extensive documentation.
- Requires approval from therapist.

Prior Authorizations

Some insurance plans require prior authorization before covering certain types of therapy, mental health services, or therapy with a specialized provider. This means that before beginning therapy, the client or provider must submit documentation demonstrating the medical necessity

of treatment. Once authorized, the insurance company agrees to cover the therapy sessions according to the client's plan, even though the provider is out-of-network.

Pros

- Ensures that therapy is covered by insurance before treatment begins.
- Helps prevent unexpected denials of coverage after therapy has started.
- Can be useful for accessing specialized treatment that might otherwise be denied.

Cons

- Can be a bureaucratic and time-consuming process requiring paperwork and provider coordination.
- Approval is not guaranteed, potentially delaying access to necessary therapy.
- Some insurance companies may limit the number of sessions approved, requiring frequent reauthorization.
- Either therapist or client will have delayed reimbursement for services.

Summary

Whether accessing therapy through a training clinic, research study, or private practice, individuals have multiple options to receive quality mental health care. Training clinics and research studies offer cost-effective ways to engage in evidence-based therapy, while financial strategies such as superbills, single case agreements, and prior authorizations can help make therapy more accessible. Understanding these options allows individuals to make informed decisions about their mental health care and find a solution that best fits their needs and financial circumstances.

For further questions or help finding a therapist who meets your needs, feel free to visit sarahpist.com or email sarah@sarahpist.com