



Therapy Resource Guide

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Introduction

This guide was created to help you navigate the therapy process. If you have been thinking about reaching out to a mental health professional but don't know where to start, reading this information is a great first step.

What to expect

- Exploring initial thoughts about therapy
- How to reach out to your insurance or employee assistance program
- Learning about your mental health benefits
- Types of mental health providers
- How to find a good fit for you
- Review of therapist directories

Preparing for Therapy

Motivations for getting Mental Health support

- You recognize that you are not feeling yourself or having uncontrollable *sadness, anger, or hopelessness*
- You have lost something or someone important to you and are having difficulty *coping with loss and experiencing grief*
- You would like to explore your history of *trauma*
- You do not enjoy the usual things you like to do and are feeling *unmotivated*
- You would like help in navigating *relationships and communication* with loved ones in your life
- You are engaging in *unhealthy behaviors* to cope (such as substance use)
- You would like support with navigating a *life transition*
- You have *burnout or fatigue* (with work or caregiver responsibilities for example)
- You are struggling with your *self-identity, confidence or self-esteem*

Factors that may be holding you back

- *Stigma from family or your community*- How can this negative stigma be turned into support instead?
- *Financial costs* - If you have insurance, look into your mental health benefits. If you are willing to pay out of pocket, what is your budget? Note that there are low-cost options available.
- *Time commitment*- Do you have time for weekly or bi-weekly appointments in your schedule? Virtual appointments may be easier if you have a tight schedule and prefer not to commute to an office.
- *Doing the work/showing vulnerability*- Starting therapy means showing up and doing work towards your healing process. Seeing your progress takes time, so have some patience and grace with yourself. As long as you are actively participating in your own journey, you will see benefits to your mental health in time.

- *Previous therapy experience*- Did you have a negative experience with therapy in the past? What kind of support do you wish you would've had at the time? It's important to schedule consultations with a potential therapist first to see if they would be a good fit- both with their experience, personality and therapeutic approach. See below for questions to ask during a consultation.

Using Insurance or an Employee Assistance Program

Health Insurance

To check about mental health benefits over the phone, locate the phone number on the back of your insurance card. Some insurance companies have an online option. To check on line, log into your insurance profile and find the directory of mental health providers. There should be a list of in-network therapists to review.

Below are questions you may want to ask about your benefits:

- Is psychotherapy (codes 90834 or 90837) by a Licensed Clinical Social Worker/Mental Health Clinician/Psychologist covered under my plan?
- (If you've already found a good fit) The clinician's name I am seeing is _____ is he/she/they in network or out-of-network on this policy?
- If out-of-network, do I have out of network benefits?
- What is my deductible for mental health?
- Is this deductible per calendar year?
- Are there a limited number of visits per calendar year?
- If yes, how many?

Employee Assistance Program (EAP)

Your employer may have a benefit option for mental health visits. Examples of EAPs are Lyra and Spring Health. Check with your HR department. Many EAPs offer a care navigator to help you get started on finding a therapist. Review your EAP plan for more details around the number of sessions you are eligible for per calendar year and don't be afraid to reach out if you have additional questions.

Community Options for Medicaid Clients

If you have state insurance, check online for a list of local clinics and providers based by county. For example:

King County, Washington State

<https://kingcounty.gov/en/legacy/depts/community-human-services/mental-health-substance-abuse/services/providers.aspx>

Out-of-Network (OON)/Private Pay Therapists

(able to provide super bills)

Many therapists are not contracted with insurance companies for various reasons. One primary reason is that coordination for reimbursement from insurance companies can be complex and cumbersome. If you cannot find a good fit within your network, consider meeting with an OON therapist. Most providers offer a super bill, which is a detailed receipt which you can submit to your insurance for reimbursement if they offer OON benefits. Additionally, some providers offer sliding scale fees that may be within your budget.

Finding the Right Fit

Schedule a consultation with potential mental health providers. Be ready to share your motivations or goals for therapy.

Questions to ask during a consult

- What are your specialties/areas of interest?
- What demographic of clients do you mostly work with?
- How long have you been practicing and what is your experience in the mental health field?
- What therapy modalities/frameworks do you use?
- How can you support me with _____?
- Do you consult with other colleagues?
- Do you offer Telehealth/In-person sessions or both?
- What does your availability look like?
- Do you offer a sliding scale?
- (If the provider is out of your insurance network) Can you provide a superbill?
- How often do you see new clients?
- What is your preferred mode of communication?
- What is the next step to starting therapy with you?

| Types of Mental Health Providers <small>(Adapted from National Alliance of Mental Illness and Mental Health America)</small> | Education/Training |
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| <i>Clinical Psychologists (PhD, PsyD)</i> | Holds a doctoral degree in clinical psychology or another specialty such as counseling or education. Trained to evaluate a person's mental health using clinical interviews, psychological evaluations and testing. Can make diagnoses and provide individual and group therapy. |
| <i>Psychiatrists/ Mental Health Nurse Practitioners (MD, PMHNP-BC)</i> | Holds a medical/nursing degree. Can provide assessment, diagnosis and therapy for mental health conditions or substance use disorders. In some states, they are also qualified to prescribe and monitor medications. |
| <i>Clinical Social Worker (LCSW/LCSW/ACSW)</i> | Masters-level health care professionals are trained to evaluate a person's mental health and use therapeutic techniques based on their specific training program. Trained in case management and advocacy services. |
| <i>Marriage and Family Therapist (LMFT)</i> | Masters-level health care professionals are trained to evaluate a person's mental health and use therapeutic techniques based on their specific training program. Specifically trained in individual, couples and family therapy |
| <i>Mental Health Counselor (LMHC)</i> | Masters-level health care professionals are trained to evaluate a person's mental health and use therapeutic techniques based on their specific training program. |
| <i>Professional Counselor</i> | Trained to diagnose and provide individual and group counseling. |
| <i>Nurse Psychotherapist</i> | Registered nurse who is trained in the practice of psychiatric and mental health nursing. Trained to diagnose and provide individual and group counseling. |
| <i>Pastoral Counselor</i> | Clergy with training in clinical pastoral education. Trained to diagnose and provide individual and group counseling. |
| <i>Certified Alcohol and Drug Abuse Counselor</i> | Counselor with specific clinical training in alcohol and drug abuse. Trained to diagnose and provide individual and group counseling. |
| <i>Peer Specialist</i> | Counselor with lived experience with mental health or substance use conditions. Assists clients with recovery by recognizing and developing strengths, |

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| | and setting goals. Many peer support programs require several hours of training. |
| <i>Other Therapists</i> | Therapist with an advance degree trained in specialized forms of therapy such as an art therapist and music therapist. |

Therapist Directories

Now that you have more information about your mental health benefits, types of providers and what to ask, the following resources are good places to begin your search for the right therapist who can meet your need.

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| Asian American Directories | Asian American Health Collective https://www.asianmhc.org/therapists-us/ |
| | South Asian Therapists https://southasiantherapists.org/ |
| | TheraPinay (Filipinx healers, therapists, coaches) https://www.therapinay.com/directory |
| BIPOC Community | Multicultural Counselors https://www.multiculturalcounselors.org/ |
| | Inclusive Therapists https://www.inclusivetherapists.com/ |
| | Deconstructing the Mental Health System (DMHS) https://dmhsus.org/find-a-bipoc-therapist-or-healer/ |
| General Mental Health Provider Directories | Open Path Collective (Low-cost options) https://openpathcollective.org/ |
| | Psychology Today https://www.psychologytoday.com/ |
| | ZenCare https://zencare.co/ |
| | Therapy Den https://www.therapyden.com |