

INFORMED CHOICES ABOUT

# DEPRESSION

## Tips to manage the cost of counseling or therapy

- **Ask about managing the cost.** A well-trained professional will be happy to help you to manage the cost of treatment.
- **Don't wait for a crisis:** Many problems respond more quickly if you catch them early and at a time when you are not in crisis. Therapy also be very helpful if you are in a crisis.
- **Plan ahead to solve problems:** If you notice a problem limits your happiness and success, or holds you back in life, planning ahead to deal with it can allow you to take advantage of insurance coverage or services with lower or no cost.
- **Be aware of risk factors for depression:** Examples of problems that can lead to depression are: ongoing problems with worry, nervousness, or anxiety; recurring problems in relationships; troubles finishing your work; and problems with periods of low mood.
- **Self-help materials:** There are high quality books and websites available about depression (including those discussed in the self help section of this material) that may allow you to work on the problem more quickly. Your therapist may recommend helpful materials.
- **Make sure to follow up on assignments** between sessions to reduce the number of sessions required.



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- **Spread out sessions:** Once you are improving, sessions can be spread out to reduce the costs. It may also be possible to schedule some briefer sessions or telephone appointments.
- **Cancelled sessions:** Ask about charges for missed or cancelled sessions. If you have to miss a session, be sure to call as soon as you know.
- **Payment:** Some therapists require payment at the time you are seen. Others will bill your insurance plan directly. Methods of payment may be cash, cheque, credit card or debit card. You may ask about methods of payment in advance.
- **Plan when to use insurance coverage:** If you don't use your coverage for this year, it won't carry over to the next year.
- **Group therapy may cost less than individual therapy.**

For more fact sheets and information about depression and its treatment please visit: <http://depression.informedchoices.ca>

**Disclaimer:** Information in this pamphlet is provided for educational purposes only. Always consult a qualified health care professional for your specific care.



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**Source:** This summary provides scientifically accurate information. It was prepared in a research review by researchers and young adults with the Mobilizing Minds Research Group. The researchers are based at six universities: Manitoba, York, McMaster, Brock, Brandon, and Université Laval. Our core community partner is [mindyourmind.ca](http://mindyourmind.ca) located in London, Ontario. Our young adult team members are located all across the country. Last revised: 12 March 2013.

**Acknowledgement:** Preparation of this material was supported by funding from the Canadian Institutes of Health Research and the Mental Health Commission of Canada. The views expressed here do not necessarily represent the views of these organizations.