

INFORMED CHOICES ABOUT

# DEPRESSION

## How much does counseling or therapy cost?

### Key Points:

- Some therapy or counseling is provided at no cost through medical clinics, or hospitals.
- Services for students are available in most schools (Grades 1 to 12) or the counseling services of most colleges and universities.
- There are no charges for the services of family doctors or psychiatrists.
- Some community agencies provide services at no or low cost.
- A sliding scale related to income may be offered by some agencies.
- Private services are available and are covered by some insurance plans. The cost for private counseling or therapy can range from \$50 to \$220 for a one-hour session. The recommended rate is different in different provinces.
- Group therapy may be less expensive than individual therapy.

### Insurance Coverage for Private Counseling or Therapy

#### Employee Assistance Plans (EAPs)

Many large employers have EAPs that provide confidential counseling or therapy for employees and their family members. Usually the employer is not informed about which employees use the service. Contact the EAP plan phone number or website to find out more about the plan.

Employee Assistance Plans (Continued)

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## Employee Assistance Plans; EAPs (Continued)

- Often you can have a meeting within a week or two of the first contact. There is usually no charge for the service, although the total number of sessions may be limited.
- Plans provide different numbers of sessions so ask about this at the start.
- EAP counselors come from different professions. Feel free to ask about the counselor's qualifications and experience with the problem you would like help with. You may also ask about the type of that counselor provides.

## Extended Health Insurance

Many families have insurance coverage that includes psychology services (and in some cases other types of therapy) through work. Many colleges and universities have insurance plans that cover students. If you are a student check your school's website for more information.

- Young adults may be covered by a parent's plan until age 21 or until age 25 if they are full time students.
- Children who became disabled before age 21 (or before age 25 if in full time studies) may be covered for a longer period.
- Young people may be covered by both parent's plans.
- Many plans require a referral from a physician (such as a family doctor) and will not pay if there is no referral before services are provided.
- Coverage differs from plan to plan so check your plan brochure or the plan website to find coverage details.
- As an example, some plans cover a percentage (often 80% to 100%) of the cost of therapy up to a specified limit. Coverage can be as little as \$300 and as much as \$1000 per year.

**Health care spending accounts:** Some employers provide these accounts, covering a range of health services, including counseling and therapy by qualified professionals. If you have a plan, be sure to check the amount of coverage and what is covered. Students may be covered by a parent's plan.

**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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## 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.
- **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.**



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

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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.

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