THERAPYCALIFORNIA

Five routes that can lower the cost of therapy.

Start at the top. Stop when a route fits. Ask for the price before the first full session.

01

Medi-Cal

$0 OR LOW COST

Call the member-services number on your card or your county mental health plan. They must help you find the right door.

02

Your job's EAP

OFTEN A SHORT COURSE

Ask HR or the EAP directly how many sessions, whether dependents qualify, and what happens after the last covered visit.

03

In-network insurance

YOUR PLAN'S RATE

Ask: copay, coinsurance, deductible, and whether the therapist is in network for your exact plan - not just the carrier.

04

Sliding scale or associate

A FEE YOU AGREE ON

Ask for the lowest ongoing fee, when it is reviewed, and whether a registered associate works under supervision.

05

Self-pay

WRITTEN ESTIMATE FIRST

If you are uninsured or not using insurance, ask for a written good faith estimate. Save it and compare it with every bill.

WRITE DOWN THESE FOUR NUMBERS

PER SESSION	PER MONTH	DEDUCTIBLE LEFT	CANCELLATION FEE
$ ____________	$ ____________	$ ____________	$ ____________