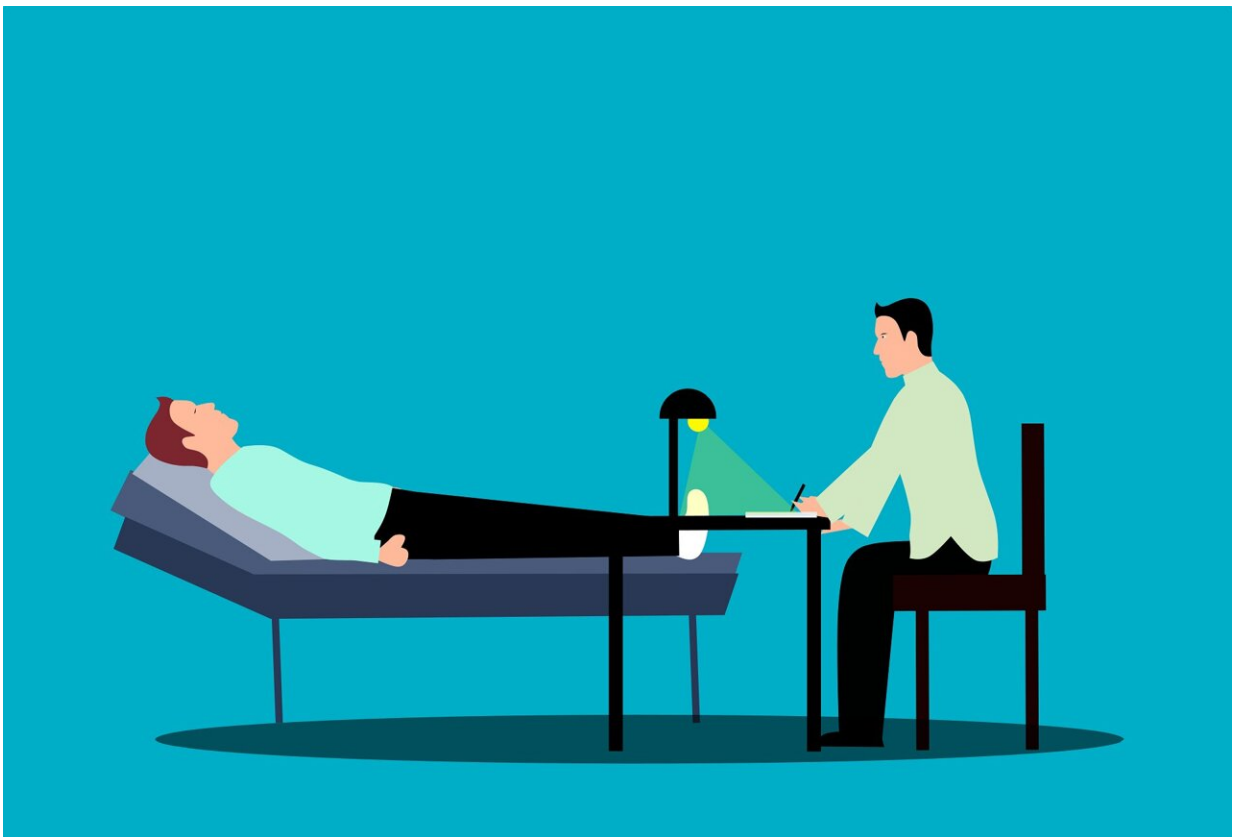


# Navigating mental health treatment options can be overwhelming—a clinical psychologist explains why it's worth it

July 8 2024, by Bryan Cochran

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The percentage of Americans seeking mental health treatment [nearly doubled between 2004 and 2022](#), with almost a quarter of the population

reporting that they saw a mental health care professional in 2022.

This surge in help-seeking has many potential explanations. [The pandemic](#), along with [other external stressors](#), led to unprecedented high rates of anxiety and depression [across all age groups](#).

Yet the majority of Americans with a mental health condition are not [receiving adequate treatment or any treatment at all](#).

People who are pondering getting help face a lot of decisions with little information about how to navigate the system available to them.

As a [licensed clinical psychologist](#) and [director of clinical training](#) for a clinical psychology program at the University of Montana in Missoula, I spend a lot of time thinking about how to increase folks' access to treatment. I also field a lot of practical questions that people have about the process.

It's a difficult landscape to navigate, particularly when there is a nationwide shortage of mental health care providers.

## **Recognizing when to seek help**

Mental health conditions—technically diagnoses or disorders—are defined by either feeling distress or experiencing impairment in one or more areas of your life.

If you seek out [mental health treatment](#), a diagnosis is often required for you to receive services. You should seek out professional advice as a first step. Clinicians make diagnostic determinations based on the [Diagnostic and Statistical Manual of Mental Disorders](#), currently in a revised, fifth edition.

## Getting a diagnosis

Mental health practitioners include, but are not limited to, psychologists, social workers, counselors, psychiatric nurse practitioners and psychiatrists. Many people start with a referral to one of these providers through their primary care provider.

There are clear differences between these professions in terms of training and scope of practice, but all require licensure. The best way to check if a practitioner's license is valid or if they have had misconduct actions is to do a search for your jurisdiction, the profession (such as psychiatrist), plus "license lookup" or "license verification" to be directed to your state's official licensure site.

The training of mental health [professionals is vastly different within this broad category](#). Psychiatrists, psychiatric social workers and some psychologists (in states that allow it) are trained in prescribing medications for mental health conditions. Counselors and [social workers](#) typically hold a master's degree that is focused on understanding humans' well-being, methods of psychotherapy and providing treatment. Psychologists typically hold a doctorate degree and have additional, specialized training in psychological assessment, research and supervision.

The right specialist for you might be determined by your specific needs, such as an assessment or medication, but pragmatic issues are often key factors.

## Paying for therapy

If you are one of the 92.1% of Americans who are [fortunate to have health insurance](#), [by law you should receive coverage](#) for therapy that is comparable to what you would receive for medical or surgical

procedures. However, mental health care is still difficult to access in many parts of the U.S.

Exact coverage may depend on your deductible, whether the therapist is in- or out-of-network, and the therapist's rates. Ethical guidelines for all of these professions dictate that a therapist should let you know about their rates, expected course of treatment and your rights as a client as soon as possible in the therapy process. Not all therapists accept Medicare or Medicaid, unfortunately; these plans often reimburse providers at [lower rates than private insurance companies](#).

Often the number of sessions that are covered by insurance is determined by your diagnosis. Your therapist should always be able to tell you the diagnosis that you have and what they have submitted to your insurance company. It's important to know that many mental health care providers are limited in the types of insurance that they take, if they do so at all. Check with your health care plan to see your exact coverage for mental health services, including more complex situations such as inpatient hospitalization or long-term treatment.

Many communities have excellent [school-based health centers](#) for youth and [certified community behavioral health centers](#) for all ages. These useful resources often provide "one-stop shopping" for health care and can sometimes provide therapy services on a sliding fee scale.

### **What to expect in a session**

The exact type of therapy you receive depends on several factors: your diagnosis, your therapist's specialized training, your goals for treatment and your preferences.

Research indicates that certain treatments are [particularly effective for some specific diagnoses](#). Pay attention to what treatment specialty your

therapist provides: Some offer specific approaches such as cognitive behavioral therapy, psychodynamic psychotherapy or dialectical behavior therapy.

Regardless of the specific type of therapy you receive, you can expect to be asked a lot of questions about your thoughts, behaviors and feelings. Information about your past challenges and successes can help to clarify the goals for treatment. Knowing when you started feeling distressed, how it's affecting your life and what you would like to be different are all important in helping your therapist to formulate a treatment plan.

Some of the things that you talk about in therapy are likely to be painful or difficult, and it's not uncommon for you to sometimes feel worse in therapy than you felt before. This is because a lot of people have pushed away emotionally challenging aspects of their lives before coming to therapy. Coming to terms with these experiences by sharing them with your therapist is most often beneficial.

## **Using medication alongside conventional therapy**

Medication and psychotherapy are often used in combination with one another. If the person prescribing your medication and your therapist are two different people, you'll be asked to sign a release of information for each of them so that they can coordinate your treatment.

For example, you may meet with a psychiatrist just a few times each year, but a weekly therapy session may give your therapist insight into how you are responding to medication on a more timely basis.

Certain conditions may particularly benefit from the combination of therapy and medications. For instance, major depression, [obsessive-compulsive disorder](#) (OCD) and panic disorder [often have better outcomes with combined treatment](#). Sometimes the steps that people

need to take in order for therapy to be effective, such as gradually confronting feared situations for those with OCD, are more approachable for people who are also taking effective medication.

Research has long established that having one mental health diagnosis [increases the risk of having another one](#); for example, people who have attention-deficit/hyperactivity disorder, or ADHD, are frequently also [diagnosed with other conditions such as anxiety, depression and substance use disorder](#). Situations where people have more than one diagnosis may also be best treated through a combination of psychotherapy and pharmacotherapy.

## Finding the right fit

Several research studies have indicated that the quality of the [therapy relationship based on the client's feeling of connectedness](#) is an important factor in [treatment](#) outcome.

If you don't feel that there's a great match between what you need and what your [therapist](#) is offering, you should keep looking for a better fit.

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