

EMPLOYEE EDITION

The Field Guide

— *to* —

Navigating Mental Health Support



JUSTWORKS.

Table of Contents

2	Introduction
3	When to Seek Help
5	How to Start the Process
7	Finding the Right Therapist for You
9	Paying for Mental Health Support
11	Getting Coverage Through Health Insurance
13	Discussing Mental Health in the Workplace
15	Balancing Your Care and Your Career
18	About Justworks



Welcome

If you're thinking about exploring your mental health support options but aren't sure how to navigate the process, we hope this guide serves as a good starting point.

We've got your back.
The Justworks Team

When to Seek Help

Professional support is available to anyone, regardless of whether or not you've been diagnosed with a mental illness or disorder. There's no prerequisite for seeking help, and you don't necessarily need to feel like "something's wrong" in order to see a therapist.

That said, here are some of the common warning signs of a possible mental health problem:

COMMON WARNING SIGNS

- You start experiencing sudden **changes in your sleep cycle.**
- You start **losing your appetite** for healthy dietary choices you used to make or foods you typically enjoy.
- You suddenly find it **more difficult to concentrate** on tasks for extended periods of time.
- You become **less productive** at work or at home.
- You begin noticing **frequent shifts in your mood.**
- You develop **feelings of apathy** towards engaging with other people or in social events, parties, sports, etc.
- You're having **nervous or anxious feelings** that don't have any obvious cause.
- You have **unexplainable physical aches or pains**—these are often a physical manifestation of common mental illnesses, such as depression.

How to Start the Process

Finding a therapist that's a good fit can often feel like a daunting task, particularly if it's your first time reaching out for help.

Here are some ways to get started on your search.

- **Talk to friends and family.**
There's a good chance you have at least one person in your close social circle who's either currently seeing a therapist or has seen one in the past. If they had a positive experience, ask them if they'd be willing to request a referral list from their therapist.
- **Search online directories.**
Companies like [Alma](#) specialize in simplifying the search process by getting patients in touch with the right professionals based on location, budget, and expectations. Other online resources, like the [Worldwide Therapist Directory](#), are also a great place to start.
- **Think about logistics.**
When it comes to finding mental health support, you should try to balance quality with convenience. The aim is to find a good therapist with whom you can build a constructive relationship, while still being able to easily access them and afford their fees.
- **Consider demographics.**
Depending on your personal goals for therapy, it may be important to you to find a mental health professional of a particular age, gender, or background.

RESOURCES FOR FINDING A THERAPIST:

[GOODTHERAPY](#)

[MYTHERAPIST](#)

[PSYCHOLOGY TODAY](#)

[OPEN PATH COLLECTIVE](#)

[COUNSELING.ORG](#)

[ALMA](#)

[NAT'L QUEER & TRANS THERAPISTS OF COLOR NETWORK](#)

Finding the Right Therapist for You

Once you've identified a mental health professional you think you might want to work with, an important next step is learning more about their professional style, personality, and practices.



Print this checklist and discussion guide to help determine if they're the right fit for you.

QUESTIONS TO ASK ON THE FIRST CALL

- Do you accept insurance?
- If so, which insurance plans do you accept?
- Are you currently accepting new patients?
- How much do you charge per session, and will I be responsible for a co-pay?
- Would we be able to meet in-person before we commit to anything?
- Do you accept walk-in appointments?
- What are your cancellation policies? Will there be a fee?
- What times are you available to see me?
- Where will we meet for our sessions?

QUESTIONS TO ASK DURING THE FIRST MEETING:

- What are your credentials?
- What is your educational background?
- Do you have a particular approach, expertise or training?
- What experience do you have treating people with my condition?
- Do you feel equipped to help me achieve my goals?
- Can you walk me through what a typical session with you looks like?
- How frequently do you recommend we meet?
- Will I be able to contact you outside of business hours?
- Will I be able to contact you in an emergency?
- What are the sorts of topics I can expect to discuss during a session?
- What are the risks and benefits associated with my particular treatment plan?
- What will the goals be for our first two or three sessions together?
- How soon can I expect to notice signs of feeling better?
- What if I start feeling worse? Are there alternative treatment plans for my particular issue?
- How long will my therapy last?

Paying for Mental Health Support

The price tag attached to therapy can often be a huge roadblock preventing people from seeking support. The price of a therapist can range anywhere between roughly **\$20 and \$250 per session**, with a national average cost between **\$100 to \$200 per session**.

That said, don't let the price of therapy stop you from reaching out. Many therapists offer reduced or sliding scale fees based on your budget, and you might have benefits through health insurance that can help you bear the financial load.

Every year millions of people save for health care expenses by contributing to **medical savings accounts** like Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs).

HEALTH SAVINGS ACCOUNTS (HSAs)

Grows tax-free

Carries over year-to year

Can be used at any time to pay for **qualifying medical expenses** (including therapy, psychoanalysis, and psychiatric care)

To be eligible to contribute to an HSA, you must be enrolled in a high deductible health plan (HDHP) that is HSA compatible.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

Employer-owned accounts

Eligible employees can save pre-tax money to pay for qualifying out-of-pocket health care costs like deductibles, copays, medication, and so on.

Generally do not carry over from year to year

Getting Coverage Through Health Insurance

Mental health treatment and care is one of the **ten essential health benefits** that all insurance plans must cover. As a result, most health insurance plans will be able to provide some form of assistance with the costs of mental health support.

In most cases, insurance plans will require that you work with therapists who are **in-network** (meaning they have a contract with the health insurance provider, as opposed to professionals who are **out-of-network**) in order to receive benefits.

If you get health insurance through Justworks, you can search your health insurance carrier's online directory to find mental health providers that are in-network:

[SEARCH AETNA'S DIRECTORY »](#)

[SEARCH KAISER PERMANENTE'S DIRECTORY »](#)

[SEARCH UNITEDHEALTHCARE'S DIRECTORY »](#)

If you decide to go in-network, the first step is to make sure you understand what kind of care services are covered under your policy. Many plans have minimal coverage or only a small number of professionals who are available immediately. Review your plan details section or summary of benefits and coverage document for more information.

If you decide to go out-of-network and are worried about how to find a care provider, don't despair! There are many care provider networking companies, such as [Alma](#), [Reflect](#), and [BetterHelp](#), who make it easy to find therapists who are a good fit for your personality and budget.

If you don't have insurance, there are a few alternative routes which may be able to offer you more flexible payment plans:

- Mental health services are available through [Medicaid](#) to [certain qualifying groups](#) of people.
- Community-based [Federally Qualified Health Centers](#) will often provide basic care.
- Look for a therapist who offers a **sliding scale** payment system which will provide you with a customized care plan based on what you are able to afford. You can find a sliding scale provider by calling The National Alliance On Mental Illness (NAMI) at: 1-800-950-NAMI.

Discussing Mental Health in the Workplace

Speaking openly about mental health in the workplace can often feel taboo, but in many cases, your employer can actually be a great ally in your process of getting mental health support.

Some situations that might indicate your mental health is negatively impacting your work could include:

- You're not meeting attendance expectations.
- Your workplace relationships have declined.
- You're being given less work, not meeting deadlines, or seeing other indications that your performance is lagging.

If you decide you're ready to go to HR, your direct manager, or another manager you trust, here are some options you might discuss:

- Any professional coaching or development services that might be available through your company.
- Whether any of your tasks can be delegated to other team members, if your workload is overwhelming.
- If accommodations can be made to allow you to see a counselor/therapist during normal work hours (if evening or weekend hours aren't possible).
- Temporarily shifting to a part-time, remote, or flexible work arrangement.

For more tips on starting the conversation, check out our article:

[Discussing Mental Health: Best Practices for Managers and Employees.](#)

Balancing Your Care and Your Career

Seeing a therapist for a mental health issue can sometimes require a significant time investment. Depending on the intensity of your treatment, you might find yourself struggling to balance your care and your career.

Here are some resources that might help you navigate your situation:

- **Employee Assistance Programs**
Many employers offer access to an Employee Assistance Program (EAP), like [Health Advocate](#), which connects employees to confidential, professional assistance to help with personal, family and work issues, often at no charge to you. Professional counselors and other specialists accessible through an EAP can help you tackle issues like stress, depression, substance abuse, financial concerns, and family issues.

To learn more about EAPs and mental health, check out our article [here](#).
- **Family and Medical Leave Act**
The Family and Medical Leave Act (FMLA) allows eligible employees to take up to twelve weeks of unpaid, job-protected leave for certain [qualifying personal or medical reasons](#)—which could include addressing your own medical needs or those of a close family member.
- **Remote Therapy**
Online therapy, or “telemental therapy,” is a great option if you’d like to talk to a therapist but are too busy for in-person treatment. Companies like Talkspace and BetterHelp quickly and easily connect patients to licensed therapists via the internet.

About Justworks

Justworks makes it easier to start, run, and grow a business.

Our simple software and expert support for benefits, payroll, and HR, make work and life easier and more fun to navigate. Through Justworks, you get access to high-quality, affordable benefits that support your health and wellbeing in and out of the office.

Check out www.justworks.com for more info.

JUSTWORKS.