

Therapy Payment Guide

UNDERSTANDING PRIVATE PAY VS. INSURANCE



Feel Empowered to Choose
the Right Path for Your
Therapy Journey

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Why This Guide?

Finding a therapist can be overwhelming enough—and then you have to figure out how to pay for it. Whether you're considering using your insurance or paying privately, this guide will walk you through the pros, cons, and the *right* questions to ask (both your insurance provider and your therapist).



You are allowed to ask questions—and you don't have to figure this out alone.

Whether you're new to therapy or returning after a break, understanding your payment options can help you feel more confident, informed, and empowered in your healing journey.

This guide is here to support you—not pressure you—to make the choice that feels right for *you*.

Understanding the Options

Option 1: Using Insurance for Therapy

Option 2: Paying Privately (Out-of-Packet)



Option 1: Using Insurance for Therapy

Pros:

- Lower out-of-pocket cost (after deductible is met)
- Can be more affordable long-term if therapist is in-network

Cons:

- Requires a mental health diagnosis to justify treatment
 - Insurance companies may limit the number or length of sessions
 - Less privacy (your diagnosis and treatment info may be accessed by insurance)
 - Fewer options—many therapists don't accept insurance
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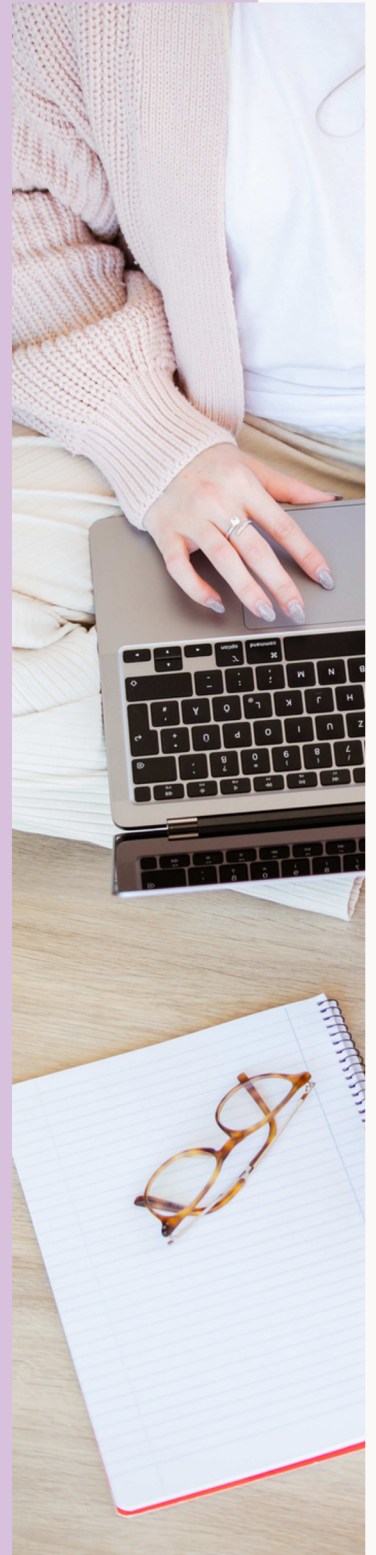
Option 2: Paying Privately (Out-of-Pocket)

Pros:

- Full privacy and confidentiality
- No diagnosis required to receive care
- More flexibility in scheduling and length of sessions
- Choose a therapist that's the best fit for YOU—not just who's in-network

Cons:

- Higher upfront cost
- May not be financially accessible for everyone



Questions to Ask Your Insurance Company

If you'd like to use insurance (or submit for reimbursement), call your provider and ask:

1. Do I have mental health benefits?
2. Is therapy covered by my plan?
3. What is my deductible, and has it been met?
4. Do you cover **out-of-network** providers?
5. If yes, what percentage is reimbursed?
6. Is there a limit to the number of sessions per year?
7. What documentation do I need to submit for reimbursement?



important tip

Write down the name of the representative you speak to and get answers in writing if possible.

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You're allowed to ask questions. Therapy is a big investment—in your time, energy, and care. Asking questions is how you advocate for yourself.

Questions to Ask a Potential Therapist

During a consultation or email exchange, you can ask:

- Do you accept insurance? If so, which providers?
- If not, do you offer superbills (receipts clients can submit for reimbursement)?
- What is your session fee?
- Do you offer sliding scale or limited reduced-rate spots?
- What is your cancellation policy?
- How do you handle out-of-network benefits or reimbursement paperwork?



Final Thoughts

There's no "right" way to pay for therapy—just the right fit for you. Some people prioritize privacy and choose private pay. Others need to utilize their insurance to make care possible.

Either way, being informed helps you feel empowered.

You deserve therapy that feels good *and* works for your life.



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offers private pay and
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