

Quick Guide to Accessing Mental Health Care

*If you are experiencing a mental health emergency, **call or text 988** to talk with a counselor.*

Dealing with a cancer diagnosis can be stressful and you may feel like you could benefit from some support. There are a number of options to help you access that support and get mental health care. This Quick Guide describes some of those options and how you can pay for that care.

1. What types of professionals provide mental health care?

- **Psychiatrist:** Is a physician (MD or DO) who specializes in mental health. They can diagnose and treat mental health conditions, provide psychological counseling, and prescribe medication.
- **Psychologist:** Typically has a doctoral degree in psychology. They can diagnose and treat mental health conditions through psychological counseling in group or individual therapy. They are not able to prescribe medication without a special license.
- **Licensed Clinical Social Worker:** Has a master's or doctoral degree in Social Work. They can provide assessment, diagnosis, counseling and other care depending on their training. They cannot prescribe medication.
- **Licensed Professional Counselor:** Has a master's degree and clinical experience. They can provide assessment, diagnosis, and counseling. They cannot prescribe medication.

2. Where to find mental health care?

- **Ask Your Health Care Team:** Your oncology or primary care health care teams may be able to help connect you with a mental health care provider to address your specific needs.
- **Online:** Search for a mental health care provider here: www.psychologytoday.com/us/therapists.
- **Insurance Referrals:** If you have health insurance, you can reach out to your insurance company for a list of mental health care providers who are in your insurance company's network.
- **Employee Assistance Programs (EAPs):** Many workplaces offer third party counseling through EAPs at no cost to you. If you do not know whether your employer offers an EAP, check with HR.
- **Apps:** There are several apps that provide mental health care online, by phone, or in an app. This is referred to as telehealth. These apps are convenient and may be able to connect you to counseling services more quickly than traditional methods. Some of the services accept health insurance, while others require you to pay out of pocket. Make sure to understand the costs associated with the services they provide. Here are some examples of apps:
 - Talkspace: <https://talkspace.com> (therapy)
 - BetterHelp: www.betterhelp.com (therapy)
 - Regain: www.regain.us (therapy)
 - There are also apps designed to improve mental health through meditation and other calming methods, visit the One Mind Psyberguide to find an app to meet your needs: <https://onemindpsyberguide.org>

3. How to pay for mental health care?

- **Health Insurance:** Marketplace Plans, Medicaid, Medicare, and some employer plans are required to provide coverage for mental health care. If you have another kind of plan, check to find out if your plan provides coverage for mental health care, which is often called behavioral health services.
- **Health Savings Accounts (HSAs), Flexible Spending Accounts (FSAs), & Health Reimbursement Arrangements (HRAs):** You may be able to get reimbursed for your mental health care expenses from your FSA, HSA, or HRA. Contact your HSA, FSA, or HRA provider for details.
- **Providers with Sliding Scale Fees: Some individual providers will offer** sliding scale fees. These fees are typically based on your income, rather than a flat rate. To find a provider who offers a sliding scale search for therapy programs in your area. Services like Open Path Collective (<https://openpathcollective.org>) have a network of therapists with sliding scales.
- **Financial Assistance:** There may be financial help available to pay for out-of-pocket costs of mental health care. For example, Healthwell offers a Grant for Behavioral Health (www.healthwellfoundation.org/fund/cancer-related-behavioral-health), which provides co-pay assistance of up to \$2,000 for those who qualify. For other treatment assistance options, visit the Financial Assistance Resources module: TriageCancer.org/cancer-finances.

4. Are there other resources that offer support?

- Organizations in the cancer community provide mental health care, support, and peer mentoring:
 - Cancer Support Community: www.cancersupportcommunity.org
 - CancerCare: www.cancercare.org/counseling
 - Local Support Groups: www.cancer.org/support-programs-and-services.html
 - Cancer Hope Network: cancerhopenetwork.org/patient-and-caregiver-support
 - Smith Center: www.smithcenter.org
 - Imerman Angels: <https://imermanangels.org>
 - There are also cancer organizations that provide support for people with a specific type of cancer. For example, SHARE provides support for women with breast, ovarian, cervical, and uterine cancer: www.sharecancersupport.org

5. Know your rights?

- **Privacy:** Information you share with your health care providers is generally confidential and protected by HIPAA. Typically, it can only be shared in certain situations, like when you give permission, if you are a danger to yourself or others, or if you become incapacitated and it is in your best interest.
- **Reasonable Accommodations:** If your mental health condition impacts your ability to do your job, you may be able to request reasonable accommodations to help. See our Quick Guide to Reasonable Accommodations: TriageCancer.org/QuickGuide-ReasonableAccommodations.
- **For more information about getting and using health insurance and how to pay for care, visit:** TriageCancer.org/HealthInsurance.