

Choosing a Counselor or Therapist

Overview

There are many reasons to seek professional counseling, and many different kinds of counselors and therapists.

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- The different kinds of counselors and therapists
- Choosing a counselor or therapist
- Where to look for a counselor or therapist
- Questions to ask the counselor or therapist
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Some problems that you may be facing in your personal life or at work may seem too big to handle on your own. You may feel overwhelmed by everyday demands or find it hard to enjoy life. Maybe you're having trouble sleeping or concentrating at work. Perhaps you and your spouse are arguing more, or your child is eating poorly or seems "down." There are many different reasons that you or a family member may seek professional counseling.

What is counseling?

The words counseling, therapy, and psychotherapy are often used to describe the same process. Whatever term you use, counseling usually involves a series of discussions with a trained professional who can help you identify your feelings or problems, talk about them, and find ways to cope with or solve them.

Through counseling, you may discover patterns of thinking and behaving you want to keep or change. You are really buying the time and expertise of a specialist who can help you understand more about who you are and how you can make changes in yourself or your life. Counseling and therapy can occur individually, with another person, with a family, in a group, or in a combination of these. Therapists working with couples often see the individuals separately as well as together; and, when working with families, they may see individuals, parents, other combinations of family members, or a whole family together.

Counseling is private and confidential. The federal Health Insurance Portability and Accountability Act (HIPAA) protects your rights as the client of a counselor or therapist. With few exceptions, your counselor can't share information about your situation or diagnosis without your consent and written permission unless you may be in danger of hurting yourself or others. In this case, the counselor or therapist may be required to report the situation to the appropriate authorities.

The different kinds of counselors and therapists

Several different types of professionals who meet professional standards and state licensing requirements may provide counseling or therapy across a wide range of issues, such as parenting, substance abuse, women's issues, aging, couple and family relationships, grief, and posttraumatic stress.

- *Social workers* have a master's degree in clinical social work. Social workers have special training in understanding how people are affected by their environment,

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including family and culture. Social workers are able to provide individual, family, and group counseling.

- *Marriage and family therapists* have a master's or doctoral degree in psychology, education, or social work, or postgraduate certification in marriage and family therapy, or both. They usually focus on practical counseling about dealing with personal relationships, family dynamics, and couples' conflicts.
- *Mental health counselors* have a master's or doctoral degree in psychology or education. Mental health counselors often specialize in helping people cope with a particular problem, such as grief, drug or alcohol abuse, or posttraumatic stress. Others may focus on providing a specific type of help, such as educational or religious counseling.
- *Psychologists* may have a master's degree, but usually have a doctoral degree in psychology, education, or social science. Psychologists have training in using psychological and educational testing to identify and resolve problems. Like other types of counselors, they work in many settings, including mental health centers, hospitals and clinics, schools, employee assistance programs, and private practice.
- *Psychiatrists* are licensed medical doctors (M.D.s) trained to diagnose and treat a patient's mental and physical condition. They are able to hospitalize patients. In most states, they are the only therapists who can prescribe medications. Psychiatrists usually focus on monitoring medication and often work as a team with other professionals, referring their clients to social workers, psychologists, and other mental health professionals for therapy.
- *Certified pastoral counselors* are members of the clergy who have specialized training in psychotherapy.

Choosing a counselor or therapist

Counseling is a highly personal process, and the match between a counselor or therapist and a client is highly personal, too.

Some therapists may specialize in treating women, men, children, teenagers, couples, or families. Others focus on issues such as aging, grief, or substance abuse.

There are many kinds of counseling and psychotherapy treatments. Some involve exploring past experiences and their ongoing effects in the present. Others focus on the present and how you can understand and, if needed, change thoughts and behaviors that concern you. This is especially true of cognitive behavioral therapy (CBT), which has become one of the most widely prescribed forms of therapy. CBT is often short-term (16 sessions or less) and focuses on a specific

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behavior or group of behaviors. A good therapist should know when to select a particular approach to treat a specific problem.

Even more important is the way you feel about a therapist or counselor. You want to find someone who seems genuine, caring, and interested in helping you. You may want to meet with a few therapists before deciding on who seems like the best fit for you. Here are some things to keep in mind when choosing a counselor:

- *Choose someone you like and feel that you will be able to trust.* Research shows that the relationship and rapport between the counselor and client are more important than the therapist's training and approach. So when you're choosing a counselor or therapist, ask yourself these questions: "Do I like this person? Is he easy to talk with? Does she understand what I am trying to say?"
- *Advocate for yourself.* Ask questions that will help you decide whether you and the therapist share a similar sense of values. Think about whether you'd be comfortable discussing your problems and concerns with this person.
- *Be prepared to tell the therapist something about yourself and your life.* Then decide how you feel about the response. While it's important to honestly explain the situation you are trying to deal with, remember that it is OK not to reveal every detail in your first meeting. Trust is built upon experience with another person.
- *If you have a limited budget, find out whether the therapist or counselor is covered by your health plan or has a sliding-fee scale based on income.* Be sure to find out if your insurance limits you to certain types of providers.
- *Recognize that your right to privacy is limited if you choose to go through your insurance company.* Your insurance company will have the right to audit your records and receive reports from the counselor or therapist. This generally means that they will have access to a brief summary of the therapist's diagnosis, prognosis, and type and length of therapy. Many people choose to pay out-of-pocket or to use a counselor or therapist who has a sliding-fee scale in order to avoid using insurance. While it may involve a little more searching on your part, there are many counselors and therapists who are willing to work with individuals by charging reasonable fees and spacing sessions, whenever possible, to help their clients manage the cost of counseling.

Where to look for a counselor or therapist

- *Your EAP or employee resource program may be able to give you a referral.* Employee assistance programs and employee resource programs are designed to address short-term issues and to identify resources and referrals for emergency and long-term issues. If you have access to a consultant through your EAP or employee resource program, he or she may be able to discuss your particular concerns and help you find the resources you need.

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- *Doctors, clergy, and school counselors may be familiar with counselors and therapists in your local community.*
- *Trusted family and friends may be able to recommend someone.* But if a close friend or family member is currently seeing that counselor or therapist or may need to return to that therapist, you may want to ask the counselor or therapist to provide a referral to someone else. This will ensure that no boundaries are crossed and that your confidentiality is not inadvertently broken.
- *Your health plan may give referrals or have a list of participating mental health counselors.* Check your insurance card or policy and call for information.
- *Also, refer to the resource list of professional associations at the end of this article.*

Questions to ask the counselor or therapist

Once you have some recommendations, you might ask a therapist or counselor:

- Do you specialize in treating people with concerns like mine?
- How much experience have you had treating people with problems like mine?
What particular training do you have in this area?
- Are you licensed to practice in this state?
- Who will participate in the therapy (my child, my spouse, the whole family, only me)?
- How frequent will the sessions be?
- What are your hours? Are you available evenings, weekends, or for extra sessions?
- How much will this cost?
- Do I have to pay for sessions I miss due to illness or other emergencies?
- What happens if I decide I want to stop?
- What therapeutic approaches and techniques do you use?
- Have you treated people of my age, religion, or ethnic background?
- Would you be comfortable providing a referral if, after a reasonable period of time, I feel little progress has been made?
- In an emergency, is there a procedure for reaching you?
- How long do you expect counseling to last?

When talking with the counselor or therapist, ask yourself these questions:

- Do I like this person?
- Is this someone I feel comfortable with?
- Do I think the therapist understands my situation?
- Does the therapist or counselor seem optimistic about my ability to make progress?

What about children?

Some children need counseling or an evaluation to help with behavior problems, depression, school problems, or family conflicts. Counseling also can be part of a preventive treatment to help deal with illness, death, or divorce.

Therapists who work with children often use play and toys to help younger children express their feelings. A child might meet with a counselor or therapist individually, in a group with other children or siblings, or with a whole family. Parents (especially parents of preschool children) are often involved at some point in counseling to help children deal more effectively with the situation. Children under 14 years of age benefit greatly from the involvement of their parents or caregivers, who need to help manage behavior changes.

When choosing a counselor for your child:

- *Offer an older child a choice about what kind of therapist he or she would like to see (man or woman, young or old). Involving your child in the decision can help if your child is uncertain or hesitant about seeing a counselor or therapist.*
- *Ask the counselor or therapist who in your family will be involved in the therapy.*

Financial considerations

The fees for counseling and therapy can range from as little as \$5 at a community mental health center to more than \$200. It's important to find answers to these questions before beginning therapy:

- Does your insurance cover mental health services?
- What kind of counseling does your insurance cover? If you are considering a specific type of therapy, such as couples counseling, find out if it's covered.
- What type of provider does your insurance cover? Psychiatrists only? Psychologists? Clinical social workers? Mental health counselors?
- Does the insurance cover only providers on an approved list?
- Does your insurance require a phone call or appointment to preauthorize appointments with approved providers?

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- Does your plan cover in-patient care (in a hospital) only or out-patient care (in an office) as well? Can you convert in-patient days to out-patient days?
- What percentage of the fee does insurance cover?
- What is the deductible (the amount you must pay each year before the insurance will cover services)? What is the co-payment (the part of the fee you must pay)?
- Are only specific problems or diagnoses covered? Which are not? Some health plans will cover marital or family therapy while others will pay only for treatment of mental health disorders, such as anxiety and depression.
- Is there a limit to the number of appointments covered by insurance?
- Is mental-health coverage limited to a certain dollar amount each year? Is there a lifetime limit? Are there different limits for in-patient or out-patient care?
- Does your insurance require reports from the counselor or therapist? How is confidentiality preserved?

Keep in mind that the Mental Health Parity and Addiction Equity Act of 2008 guarantees certain benefits. That federal law requires that starting in 2010, health plans for companies with 51 or more employees must set the same limits for mental-health coverage as for other types of medical treatment, so deductibles, co-pays, and other fixed costs will be the same. And be sure to talk with your therapist if you face financial pressures that might cause you to limit or drop out of counseling. Some therapists may reduce the frequency of appointments or alter their approach so that you can continue.

The amount of counseling you will need depends on your concerns. Many people complete therapy in a few months or less, especially when they seek counseling about a specific behavior. In general, the more serious the problem, the longer people need to remain in therapy. Therapists often prescribe short-term therapy (16 or fewer sessions) for a specific concern.

Beware of counselors or therapists who promise that they have all the answers and will *give* you the answers. Good therapists know that the solutions to life's challenges lie within you. They believe that their role is to help you discover your own answers in an environment of trust.

Resources

These groups can help you find a counselor or therapist in your community:

- American Association for Marriage and Family Therapy, 703-838-9808, www.aamft.org.
- American Family Therapy Academy, 202-483-8001, www.afa.org.

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- American Group Psychotherapy Association, 877-668-2472, www.agpa.org.
- American Psychiatric Association, 888-35-PSYCH, www.healthyminds.org.
- American Psychological Association, 800-964-2000, www.apa.org.
- National Association of Social Workers, 781-862-5215, www.helpstartshere.org.
- National Board for Certified Counselors, 336-547-0607, www.nbcc.org.
- Mental Health America (formerly the National Mental Health Association), 800-969-6642, www.nmba.org and www.mentalhealthamerica.net.

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