

# Cost Remains Significant Barrier to Therapy Access, Verywell Mind Survey Finds

Nearly half of Americans are concerned about affording treatment

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Therapy is helping people—but [uncertainty around continuing to be able to afford](#) it creates anxiety and has led some to discontinue treatment, a new Verywell Mind survey of 1000 American adults in therapy found.

Eight of 10 people in the Cost of Therapy Survey felt that therapy was a good investment. But even those whose care was covered in part by insurance reported concerns about continuing to afford it. Almost 40% needed some form of financial assistance to attend therapy, underscoring that cost remains a barrier to therapy, even for those who can afford to start it in the first place.

## [How Much Does Therapy Cost?](#)

Research shows that individuals with conditions like depression, anxiety, addiction, and more can benefit from speaking with a therapist.<sup>1</sup> It's part of a common course of treatment for mental health issues, alongside medication and lifestyle changes. If left untreated or under-treated, mental health conditions can have a significant impact on a person's quality of life.

At a time when there is already plenty for people to be stressed about, this survey reveals the alarming implications of how the costs of therapy can actually increase stress for some people.

## What Are People Paying for Therapy?

Of those surveyed, a majority (62%) reported needing to pay at least some out-of-pocket costs for their treatment. On average, those costs totaled \$178 per month, even though most (71%) say their insurance covers at least some of the cost, and a third (36%) are getting help from Employee Assistance Programs (EAP) to contribute to the costs of therapy.

Thirty-eight percent said they required financial help from someone else to be able to afford therapy.

That cost burden means Americans are worried about being able to continue care. Nearly half (49%) said they were worried about paying for treatment long-term, and a similar proportion (48%) said that they would have to stop attending sessions if out-of-pocket costs increased.

And for some, costs have already affected their ability to attend therapy sessions. A third have canceled sessions due to out-of-pocket costs, 39% have reduced the frequency of sessions to reduce costs, and 31% temporarily stopped going to save money for other, larger expenses.

For many, discontinuing treatment wasn't temporary. Over one in three of Americans surveyed who are no longer in therapy said they discontinued treatment because of cost-related reasons, including their [insurance coverage changing](#), EAP benefits running out, or sessions simply being too expensive.

A third said they stopped because they met their mental health goals—again pointing to therapy as something that can be very beneficial, at least for those who can afford it.

Many view these cost barriers as fixed: only a third (36%) have negotiated their fee with providers, and only half (54%) were aware of "[sliding scale](#)" fees, where providers can adjust how much they charge based on a patients' income and financial situation.

## Secondary Costs Are Also a Factor

The cost of individual sessions isn't the only financial barrier that therapy poses. Transportation, childcare, and other methods of self-care that Americans may pair with therapy all add up.

Despite the expansion of telehealth and [remote therapy](#), 69% of those surveyed get their treatment outside of the home, and roughly half drive themselves to their appointments. While they are away, about a third have to pay for childcare or elder care. Those who spend on childcare to attend therapy reported an average monthly cost of \$100 on top of what they're already spending for the treatment itself.

Typical challenges finding providers and navigating limited appointment availability were also reported in the survey, with half saying they have faced challenges getting appointments, [finding a provider](#), or finding a provider in-network.

Despite those challenges, 80% of Americans in therapy surveyed believe it's a good investment, Ninety-one percent are satisfied with the quality of care they are receiving, and nearly 80% think therapy plays a major role in helping them achieve their mental health goals.

The survey findings suggest that financial assistance, such as wider insurance coverage and employee benefits, as well as openness to sliding scale models, are needed to expand access to what many view as highly beneficial care. Telehealth also provides an opportunity to break down some cost barriers those with children or who live far from potential providers.

Americans are increasingly open to discussing their mental health and seeking help from a therapist—now we just need to make sure they have the opportunity.

## Methodology

From March 24 to April 2, 2022 Verywell surveyed 1,000 American adults who have talked to a therapist or mental health professional regularly over the last three months or more. The survey population was nationally representative of gender, race/ethnicity and region using the Census's American Community Survey estimates as a benchmark.