

Joyce Marter

Mental Health Resources for Individuals, Couples & Families

Important General Information

- Mental health conditions are covered under the [Americans with Disabilities Act](#). You can request [FMLA](#) for treatment if you need higher levels of care.
- Mental health treatment is protected under [HIPAA](#).
- Mental health treatment is covered at the same rate as major medical treatment, thanks to the [Mental Health Parity & Addiction Equity Act](#).
- Many employers provide an [Employee Assistance Program \(EAP\)](#) benefit that covers the employee and their immediate family members (and sometimes they do not need to be covered dependents). You may be eligible yourself or via a loved one. Look at your insurance card to see if it mentions EAP benefits or ask your employer's HR department. EAP's typically provide free and confidential counseling services for mental health, substance use disorders, relationship issues, stress and referrals for legal and financial services, childcare and elder care and more. **Usually, you and your eligible family members can each contact the EAP per issue, per year. So if you used sessions in 2023, you should have a new bank of sessions in 2024.**
- Check your employer benefits (or your loved ones' benefits) to see if you have access to other wellness benefits to mental health or mindfulness apps such as Ginger, Whil, Calm or Headspace.
- If you don't know which level of provider to start with, start with a masters or doctorate level therapist or counselor. If you would benefit from psychotropic medications, they will refer you to a psychiatrist or psychiatric nurse practitioner who specializes in mental health medications. Don't worry about knowing the various theoretical orientations; the research shows if you like your therapist you will make the most progress. Many therapists offer a free consultation so you can see if they are a fit for you. Sometimes it takes a few tries to find the right therapist for you.
- Many therapists provide services over the phone or videoconferencing. As long as they are licensed in the state in which you are located, these sessions may be covered under insurance.
- [Know the warning signs of common mental health conditions](#).
- [Learn how to recommend therapy or counseling to someone](#).

How to Find a Therapist if You Have Insurance

- Contact your EAP or insurance provider
- Ask your doctor for a trusted referral
- Use therapist-finder directories such as [PsychologyToday](#) and [ChoosingTherapy](#)

Free and Low-Cost Mental Health Services

- Text HOME to 741741 to connect with a [Crisis Counselor](#)
- [Community Mental Health Center Finder](#)
- [The Adam Project](#)
- [The Trevor Project](#) for Young LGBTQ Lives
- [NAMI HelpLine](#): 1-800-950-NAMI (6264) Text: 62640 Chat: nami.org/help
- [Mental Health America](#)
- [National Institute of Mental Health](#)
- [Hope for the Day](#)
- [Depression and Bipolar Support Alliance](#)

Substance Abuse and Mental Health Services Administration (SAMSA) Helpline

- [National Suicide Prevention Lifeline](#): **CALL 988**»Hours: Available 24 hours»Languages: English, Spanish

12-Step Support (free, anonymous, available online)

- [Alcoholics Anonymous](#)
- [Al-Anon](#)
- [CoDA](#)
- [Underearners Anonymous](#)
- [Debtors Anonymous](#)
- [Gamblers Anonymous](#)

Financial Counseling

- [Consumer Credit Counseling Service](#) (debt consolidation, budgeting help, financial literacy, etc.)