MENTAL HEALTH CARE: WHAT DOES IT LOOK LIKE?

Deciding you or a loved one is in need of mental health treatment is a big step in the journey toward mental wellness.

The good news: There are many treatment options, providers and environments in which to get the help you need.

The bad news: The world of mental health treatment can be confusing and difficult to navigate.

Below is some basic information to help you understand your options so you can start to look into what will work best for you.
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**Mental Health Levels of Care:** Most inpatient and residential centers take insurance, but deductibles often must be reached for coverage to go into effect. Mental health conditions such as major depression, biopolar disorder, schizophrenia and substance abuse disorder will require some or all of the below services and levels of care over a lifetime.

**INPATIENT**

- 24-hour care, stabilization, including therapy, medication.
- Often includes detox and/or other medical services
- **Average Cost:** $10,000-$40,000 per month or more
- **Insurance coverage:** Sometimes, not always fully covered

**RESIDENTIAL**

- 24-hour care, including therapy, medication etc.
- **Average Cost:** $6,000-$20,000 per month or more
- **Insurance coverage:** Partial or full coverage if in network
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PARTIAL HOSPITALIZATION

8-12 hours of care per day, sometimes but not always including therapy

**Average Cost:** $500-$1000 per day

**Insurance coverage:** Partial or full coverage if in network

INTENSIVE OUTPATIENT

3-5 hours of care per day, 3-6 days per week

**Average Cost:** $100-$300 per day

**Insurance coverage:** Partial or full coverage if in network
Many private mental health practitioners and facilities are choosing to no longer take insurance, as most insurance companies reimburse at a rate much lower than the market average.

Many people must incur additional costs associated with their treatment, including lost wages and travel expenses, as specialized care and large facilities tend to be concentrated in urban areas and may not be easily accessible.

Psychiatric medication costs vary widely, averaging $15-$1,000 per month.

Example: A 30-day supply of Prozac is $28/month, Lexapro $87/month.

Addiction treatment services vary and can be expensive, often requiring medical detox (outpatient $1000-$5000) and ongoing medication management such as Suboxone ($150-$500/month) or methadone ($400/month)

Eating disorders often require intensive medical stabilization, weight restoration and other specialized services that can cost more than the average for the above listed levels of care.

Sources: NAMI.org and CNBC.com
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Types of Providers: Varies somewhat state by state, but here are the basics.

PSYCHOLOGIST

- **Level of Education:** PhD, PsyD.
- **Services Provided:** Assessment, diagnosis, formal testing, therapy
- **Credentials:** Licensed by the state, are able to use the title “Dr.”
- **Specialties:** Can obtain specialties not affiliated with license (pediatrics, marriage, trauma, etc.)

PSYCHIATRIST

- **Level of Education:** Doctor of Medicine (MD)
- **Services Provided:** Diagnosis, prescribe and monitor medication, therapy
- **Credentials:** MD
- **Specialties:** Can be certified with special populations (pediatrics, addictions, etc.)
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COUNSELOR (SOMETIMES CALLED CLINICIAN OR THERAPIST)

Level of Education: Master’s degree in psychology, counseling, marriage and family therapy, etc.

Services Provided: Assessment, diagnosis (in some states), therapy, case management

Credentials: Varies state to state: LPC or LCPC. Specialties can include addictions (LCADAC), marriage and family (LMFT), etc.

Specialties: Can obtain specialties not affiliated with license (pediatrics, marriage, trauma, etc.)

CLINICAL SOCIAL WORKER

Level of Education: Master of Social Work (MSW)

Services Provided: Assessment, diagnosis (in some states), therapy, case management and advocacy services

Credentials: Varies: LCSW, LISW, ACSW, LCSW-C

Specialties: Can obtain specialties not affiliated with license (pediatrics, marriage, trauma, etc.)
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PSYCHIATRIC NURSE PRACTITIONER

Level of Education: MS or PhD in nursing with focus on psychiatry
Services Provided: Assessment, diagnosis, therapy and prescribe medication (in some states)
Credentials: PMHNP-BC
Specialties: Can be certified with special populations (pediatrics, addictions, etc.)