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The Client's Guide to Therapy

**How to Get the Most out of
Your Counseling Experience**



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How Can Psychotherapy Help?

Contemplating the Counseling Journey

I've had your name for a couple of years, but recently, my depression has gotten worse.

I feel I can't go on like this in my work. A colleague told me I have all the signs of burnout, and I need to figure out how I got here and how I can recover.

There are some issues from my growing-up years that I know I need to work on before getting married and starting my own family.

I'm struggling to understand where God is in the midst of all of this anxiety.

EXAMPLES OF CLIENT STATEMENTS FROM
INITIAL PHONE INQUIRIES ABOUT PSYCHOTHERAPY

Every counseling journey begins with hope. Something in your life is not how it should be, and you long for change. You may hope for relief from the nagging distress of painful thoughts and feelings. Or you are reeling in the aftermath of a traumatic experience or loss and hoping for someone to help you find your footing again. Maybe you know something is out of alignment in your life, relationships, or career and wish for the time and space to figure things out. Perhaps you long for a life free from destructive habits or addictive behaviors and need a trusted ally to help set you on the path to recovery. The many challenges encountered during a lifetime bring each one of us to that moment where we recognize that we need help. Seeking help from



others is an act of *hope* that we do not have to struggle alone in our present suffering.

When the inevitable difficulties in life occur, a psychotherapist can be an invaluable companion and guide for the journey toward health and wholeness. As you bring your problems to a mental health professional, you develop a new and different perspective on your issues that removes obstacles and creates a pathway forward for both acceptance and change. In the context of a confidential and trusting counseling relationship, you make connections, gain insights, and slowly but surely begin to move steadily along the pathway to restoration and transformation. Psychotherapy can be quite an illuminating journey where, in addition to dealing with pain and suffering, you deeply explore life questions about who you are and where you are going. These essential questions often get pushed aside in the busyness of everyday living.

People seek counseling and psychotherapy for many different reasons and with a variety of goals in mind. Some examples include:

- for help with emotional difficulties stemming from a loss, transition, or crisis
- to improve relationships with family, friends, or colleagues
- to address professional burnout and career concerns
- for parenting support and help related to concerns for a child or adolescent
- to cope with intrusive or distressing thoughts
- to break free of addictive or compulsive behaviors
- to deal with problems in self-esteem and identity
- to address spiritual or existential struggles and make meaning of suffering
- for growth in self-awareness and understanding
- to address long-standing challenges and unresolved issues from the past
- to accept those aspects of ourselves and our circumstances that may not be changeable
- at the request of a friend, family member, or employer

When a client comes to me for psychotherapy, I often find that their most urgent question is this: “If I invest my hope in the counseling process and in you as my therapist, can you help me? When I begin to lose hope, can I borrow your hope that things can truly get better?” The answer to this essential question is an unequivocal yes. As therapists, we honor this investment of hope from our clients as a sacred trust. We recognize just how hard our clients have worked to solve problems on their own and know how difficult it is to hold on to hope for the possibility of change when so many attempts have been unsuccessful. Our commitment to you is to be a trustworthy companion on your journey toward wholeness and healing as we draw from our professional training and personal experiences to provide informed guidance.

Ultimately, the journey toward health begins with the recognition that we do not have to travel alone in our quest to address the problems in our lives. Psychotherapy brings the hope of change and the promise of a trusted companion and guide on the pathway to emotional, relational, and spiritual health. The question, “Why should I consider psychotherapy?” comes down to this: *Where do I hope for change in my life?*

What Is Psychotherapy, and Why Should You Consider It?

Counseling and psychotherapy are professional services that provide effective treatment of emotional, relational, and psychological distress to improve mental health and enhance overall well-being. Provided by a licensed professional who meets the educational and experience requirements of their state and national accrediting body, psychotherapy applies scientifically based principles to relieve psychological symptoms in the context of a confidential, supportive relationship. Counseling can include individual, group, couple, and family treatment. While there are many distinctive mental health disciplines, all counselors are committed to ethical principles and standards of practice that regulate the profession and ensure the client receives effective



treatment from a qualified professional. Psychotherapy is considered a medical intervention and is covered by most health insurance plans when there is a reimbursable mental health diagnosis.

What exactly do therapists do to help? Generally, we work collaboratively with clients to remove obstacles to growth and change through active listening, offering support, promoting insight, providing objective observations, offering psychoeducation, and teaching coping skills. In addition, we will help clients change their thought patterns, provide strategies for behavior change, and deepen their understanding of their emotions. Counselors are equipped to help clients realize problematic relational patterns, deal with traumatic experiences, work through grief reactions, and find meaning in times of suffering. Clients' gains in counseling will generalize to other areas of their lives and prepare them to cope effectively with future difficulties.

As a psychologist, I believe there are many compelling reasons to embark on the counseling journey, and I highlight the top five benefits of psychotherapy in this next section. In brief, psychotherapy can lead to significant improvements in health, quality of life, spiritual vitality, and the ability to deal with life's challenges. Its positive effects are strongly supported by scientific studies. Let's look more closely at each of these benefits.

Reason 1: Psychotherapy improves mental health. In any journey, we begin by contemplating the destination. I have described why people pursue counseling, but to what end? What *is* mental health, and why is it essential for our lives? Simply put, mental health involves our emotional, intellectual, behavioral, and social functioning and well-being. When we are mentally healthy, we can generally manage the day-to-day activities involved in making decisions, using our abilities to engage in meaningful tasks, pursue our goals, and connect with others in mutually supportive relationships. We can cope adequately with day-to-day stressors and roll with life's changes when inevitable difficulties arise. The World Health Organization offers this succinct definition of mental health: "A state of mental well-being that enables people to cope with

the stresses of life, to realize their abilities, to learn well and work well, and to contribute to their communities.”¹

Maintaining mental health throughout our lives is an elusive task, however. Estimates are that over half of all adults will experience psychological symptoms consistent with a mental illness at some point during their lifetime.² Thus, for most of us, the question is not *whether* but *when* we find ourselves in need of psychotherapy.

Mental health problems and symptoms are common to the human experience and exist on a continuum from expected emotional distress in response to stressful situations and losses (grief, for example) to severe mental illnesses such as chronic mood disorders or psychotic disorders. The Covid-19 pandemic has raised awareness of the debilitating effects of mental illness on overall health and human functioning. Recent surveys have identified a significant increase in reported mental health concerns in the wake of the pandemic, with over 40 percent of adults in the United States reporting that they are struggling with anxiety, depression, trauma symptoms, suicidal thoughts, or substance abuse, compared to the 11 percent of adults reporting symptoms in 2019.³ The increasing need for postpandemic services combined with diminishing access to mental health care takes a significant emotional and financial toll on individuals, families, and communities, contributing to the emerging mental health crisis.⁴ We owe it to ourselves and those we

¹World Health Organization, “World Mental Health Report: Transforming Mental Health for All,” World Health Organization, June 16, 2022, 8, www.who.int/publications/i/item/9789240049338.

²Ronald C. Kessler et al., “Lifetime Prevalence and Age-of-Onset Distributions of Mental Disorders in the World Health Organization’s World Mental Health Survey Initiative,” *World Psychiatry: Official Journal of the World Psychiatric Association* 6, no. 3 (October 2007): 168-76, <https://pubmed.ncbi.nlm.nih.gov/18188442/>.

³Mark E. Czeisler, Rashon I. Lane, and Emiko Petrosky, “Mental Health, Substance Use, and Suicidal Ideation During the COVID-19 Pandemic—United States,” *Morbidity and Mortality Weekly Report* 69, no. 32 (2020): 1049-57, <https://doi.org/10.15585/mmwr.mm6932a1>; National Center for Health Statistics, “Early Release of Selected Mental Health Estimates Based on Data from the January–June 2019 National Health Interview Survey,” Center for Disease Control and Prevention, 2020, www.cdc.gov/nchs/data/nhis/earlyrelease/ERmentalhealth-508.pdf.

⁴“Reducing the Economic Burden of Unmet Mental Health Needs,” The White House, 2022, www.whitehouse.gov/cea/written-materials/2022/05/31/reducing-the-economic-burden-of-unmet-mental-health-needs/.

love to stay informed about the signs, symptoms, and causes of mental illness and to know how and when to seek treatment.

What causes mental illness? Scientific research has closely examined the risk factors that contribute to the development of mental health symptoms. Most often, there is no single or straightforward cause for mental health problems. Instead, our mental health is influenced by several interacting factors:⁵

- our biology, which includes genetics and family history, chronic medical conditions, substance abuse, sleep difficulties, and nutrition
- our psychology, including any childhood traumas, adverse life experiences, or chronic stress
- social and economic stressors, including social isolation, poverty, experiences of marginalization or racism, and lack of access to resources
- spiritual factors, including existential isolation, meaninglessness, feeling inherently flawed or punished by God

I have found that many clients enter therapy with the expectation that they can pinpoint the exact cause of their current problems and symptoms. The challenge is that many psychological issues are multi-determined and multifaceted. Therefore, it can be difficult to identify one specific trigger or cause. The question, “Why are these symptoms developing now?” can be a fruitful area for exploration and lead to the identification of environmental triggers and risk factors that contribute to current psychological struggles. For clients, understanding “How did I get here?” can bring relief and help us anticipate future risk factors to pay attention to.

The flip side of *risk* factors is that we also possess biopsychosocial and spiritual *protective* factors that can mitigate the development of mental illness. Protective factors include good overall physical health, social support, positive environmental resources, and healthy religious and moral

⁵Marcelo Saad, Roberta de Medeiros, and Amanda Cristina Mosini, “Are We Ready for a True Biopsychosocial-Spiritual Model? The Many Meanings of ‘Spiritual,’” *Medicines (Basel)* 4, no. 79 (October 2017): 1-2, doi:10.3390/medicines4040079.

belief systems.⁶ As therapists, we are very interested in not only assessing what is wrong but also identifying client strengths and protective factors, as they become essential resources for clients to continue to draw on throughout the journey toward improved mental health. I recall one family I worked with who checked about every box for risk factors and environmental stressors. However, their open and supportive communication with one another, combined with an astounding sense of humor, made it possible for them to endure substantive hardship with minimal lasting mental health effects. Clients will often express surprise and relief as we spend time in therapy identifying their protective factors and the sources of their resilience. Psychotherapy does not just focus on problems but also seeks to understand how people can survive and thrive amid adverse experiences.

A client once described the benefits of understanding their risk and protective factors in this way:

It was important to me to figure out the causes of my panic attacks and why they started when they did. As we put my history together, my attitude shifted from shame and self-condemnation to the realization that anyone in my shoes would have been overwhelmed given the circumstances. I am relieved to have a toolbox of coping skills I've learned through therapy to help me in the future.

The counseling journey affirms the essential importance of good mental health as therapists and clients work together to alleviate distressing symptoms, identify risk factors, and highlight protective factors that can strengthen resilience for the future. The destination of the counseling journey is improved mental health, which is essential to every other aspect of our lives.

Reason 2: Counseling enhances quality of life and sense of purpose. “What is the good life?” is a question at the heart of what it means to be human. This topic transcends the discipline of psychology and has engaged philosophers, theologians, and leading thinkers throughout history. It is also a highly personal question that each of us must grapple

⁶Saad, de Medeiros, and Mosini, “Are We Ready?”

with as our response may determine our sense of well-being, life meaning, and happiness. A desire to minimize pain and maximize pleasure is part of the human condition. But questions about the good life take us beyond simple hedonism to something more profound: Who am I, and what is my purpose? What gifts or character strengths am I endowed with that can be developed and used for the greater good? What can I give to the world that will provide my life with meaning and purpose? Psychotherapy offers an ideal context to step away from our everyday routines and delve deeper into these fundamentally human questions that are essential for our quality of life and sense of purpose.

Our sense of well-being is closely connected to our personal take on the good life and how we assess our progress toward obtaining this elusive goal. The Berkeley Well-Being Institute offers this definition: “Well-being is defined as a sense of health and vitality that arises from your thoughts, emotions, actions, and experiences. When we have well-being, we feel happy, healthy, socially connected, and purposeful most of the time.”⁷ Our subjective feelings of well-being are one aspect of our overall mental health, and improving well-being is a primary goal of psychotherapy. As one of my clients exclaimed, “I feel like I am going through the motions of my life but not really living. There *must* be more than this. I just want to feel like myself again!”

For over 150 years, the discipline of psychology has sought answers to essential human questions through academic study, rigorous research, and clinical practice. While the primary focus of much of psychology’s history has been the study of mental illness, a more recent emphasis in the past twenty years has been on the science of human flourishing, aptly named *positive psychology*. The rich theories, research, and practices that positive psychologists have generated have greatly informed our scientific understanding of essential topics such as happiness, resilience, character strengths, relationship health, and well-being. Leading positive psychologist Martin Seligman uses the acronym PERMA to describe the

⁷Tchiki Davis, “Well-Being: Definition, Types, and Psychology,” Berkely Well-Being Institute, accessed September 23, 2022, www.berkeleywellbeing.com/what-is-well-being.html.

components of well-being: positive emotions, engagement, relationships, meaning, and achievement.⁸ Positive psychologists conduct research and develop specific interventions and practices to help people develop daily habits leading to greater flourishing. I find these flourishing practices to be quite helpful when working with clients who are experiencing exhaustion and burnout and are ready to recalibrate their lives.

Many psychological theories, including positive psychology, assume that humans possess an innate motivation for psychological growth, health, and secure relational attachment to others. Just like our physical bodies are oriented toward health and attempt to heal by producing symptoms (i.e., fever, pain) to rid the body of illness, psychological symptoms may also indicate that something is wrong that our body and brain are attempting to heal. A major benefit of psychotherapy is the alleviation of psychological symptoms so that our natural inclination toward growth and health can develop. Psychotherapy, then, is not just about addressing problems. It also helps us improve our well-being and quality of life so that we can live, love, learn, and contribute meaningfully to society.

Reason 3: Psychological growth contributes to spiritual vitality. Our individual worldview and personal values greatly affect our vision of the good life and how it can be achieved. A theological and biblical framework views human beings as created in God's image and for a relationship with God, who has "set eternity in the human heart" (Ecclesiastes 3:11). Existential and spiritual struggles can contribute to the development of psychological symptoms. Psychotherapist and spiritual writer Thomas Moore writes that we must honor these symptoms as the "voice of the soul."⁹ One client described their experience this way: "A turning point in my therapy was when we figured out that my tension and irritability at work stemmed from losing my vocational dreams when I missed out on my desired promotion. Why would God let that happen? I think my unresolved anger and loss were literally making me sick!"

⁸Martin Seligman, *Flourish* (New York: Simon & Schuster, 2013).

⁹Thomas Moore, *Care of the Soul* (New York: Harper Perennial, 1992), 3.

For many Christian clients, one of the important benefits of counseling is the opportunity to make sense of our difficulties in the context of our faith commitments. Suffering affects our relationship with God and often triggers spiritual and theological questions. Counselors help clients wrestle faithfully with these questions in a manner consistent with their value commitments. Therapists support clients' exploration of questions and doubts while encouraging them to stay connected with their faith communities for guidance and spiritual resources.

From a faith perspective, I believe that God desires our spiritual vitality and can use the process of counseling and psychotherapy to eliminate obstacles to growth, health, and relational connection. Ultimately, we glorify God when we can bring our healthiest selves, that is, who he created us to be, to living and loving. We can see God at work through the process of counseling and psychotherapy as he helps us discern the barriers that exist to a fuller and more God-honoring life. An honest and courageous examination of our thoughts, feelings, and behaviors, while sometimes daunting, also leads us further along in our spiritual journey and ultimately helps us, by the grace of God, to remove the barriers to loving God and our neighbor. We can bring our faith commitments and spiritual practices into each phase of the counseling process, as I will invite you to do in the following chapters. I am a firm believer that counseling is good for the soul.

Reason 4: Psychotherapy strengthens our ability to deal with inevitable life challenges and find meaning and purpose in times of suffering. It is often a difficult realization that even the good life involves periods of loss, suffering, and hardship. "Where is God in my suffering and pain?" is a constant question that people of faith must wrestle with throughout our lives. When the inevitable times of suffering occur, our view of ourselves, others, and the world is often called into question. Times of transition, loss, and trauma can challenge our most cherished beliefs and values.

The human impulse to avoid suffering can create more significant problems and symptoms. Over time, these coping strategies can develop into problematic ways of thinking, feeling, and behaving that detract from our overall mental health and well-being. For example, a typical

response following a traumatic event is to adopt strategies to avoid any situation that elicits memories or reminders of the event. These avoidance strategies, however, often create problems as more situations are avoided in self-protection, and our world can begin to constrict. I remember how, following a car accident, I began to avoid driving altogether as getting behind the wheel brought feelings of anxiety and memories of the accident. It was only through sitting with the very uncomfortable feelings of fear and anxiety behind the wheel that I was able to begin driving again and resume my everyday life. Psychotherapy provides a supportive context for clients to do the necessary work of tolerating distress and suffering so that healing can occur.

I worked with a client who requested help in dealing with a sudden onset of feelings of hopelessness and despair about her life that were affecting her ability to work at her job. In her mid-fifties, she described herself as a naturally optimistic person, and she was mystified about why she was experiencing such pessimistic thoughts, anger at God, and debilitating feelings of dysphoria. As we explored these symptoms, we discovered that the onset of symptoms occurred shortly after the sudden death of a dear friend, a significant loss that she had not yet processed. As she engaged in the difficult work of mourning the loss of her friend and giving voice to the spiritual questions and struggles that had emerged, the client's symptoms began to abate, and her characteristic optimism started to reemerge.

Often, experiences of suffering lay bare our spiritual questions and struggles that have no easy answers. Voicing these deeply felt spiritual and existential concerns with a trusted therapist as a faithful companion can move us further along the pathway to finding meaning in our suffering. The concept of posttraumatic growth is used to describe the process of positive change and transformation that can occur following a significant stressor or challenge.¹⁰ As Romans 5:3-4 reminds us, "We know that suffering produces perseverance; perseverance, character;

¹⁰Richard Tedeshi and Lawrence G. Calhoun, *Posttraumatic Growth: Conceptual Foundation and Empirical Evidence* (Philadelphia: Lawrence Erlbaum Associates, 2004).

and character, hope.” Finding meaning, purpose, or opportunity for growth in our suffering can boost coping and resilience for present and future struggles. One of my clients described her desire for posttraumatic growth in this compelling way: “I want to be changed by these present difficulties—I don’t want to waste this suffering!”

Reason 5: It works! If the reasons above have not yet convinced you that psychotherapy is a valuable and worthwhile endeavor, consider the simple fact that psychotherapy works as a reason to give it a try. Researchers have amassed a significant amount of scientific evidence over the years that demonstrates the benefits of psychotherapy.¹¹ We will discuss the findings in greater detail in future chapters, but here are some of the highlights:

- Half of all clients report a significant decrease in their mental health symptoms by session eight of psychotherapy.
- This percentage increases to 75 percent of clients reporting significant improvements at the twenty-six-session mark.¹²
- Positive changes made through psychotherapy are maintained, and improvements continue even after therapy is concluded.
- Psychotherapy improves overall physical health, including decreases in illness and disability.
- Improvements in functioning in the workplace are an outcome of psychotherapy for many people.
- Psychotherapy leads to improvements in relationships for individuals, couples, and families.¹³

In 2013, the American Psychological Association passed this milestone resolution affirming the effectiveness of psychotherapy based on decades of research:

¹¹American Psychological Association, “Recognition of Psychotherapy Effectiveness,” *Psychotherapy* 50, no. 1 (2013): 102-9, doi:10.1037/a0030276.

¹²Kenneth I. Howard, S. Mark Kopta, Merton S. Krause, and David E. Orlinsky, “The Dose-Effect Relationship in Psychotherapy,” *American Psychologist* 41, no. 2 (1986): 159-64, <https://psycnet.apa.org/record/1986-17818-001?doi=1>.

¹³American Psychological Association, “Recognition of Psychotherapy Effectiveness.”

Be It Resolved that, as a healing practice and professional service, psychotherapy is effective and highly cost-effective. In controlled trials and in clinical practice, psychotherapy results in benefits that markedly exceed those experienced by individuals who need mental health services but do not receive psychotherapy. Consequently, psychotherapy should be included in the health care system as an established evidence-based practice.¹⁴

For clients, keeping these proven benefits in mind can provide hope and confidence throughout the counseling journey.

DOES EVERYONE NEED THERAPY?

As the benefits of psychotherapy have become widely known, it has become more acceptable and perhaps even the norm to see a counselor for help with personal growth goals in addition to dealing with life difficulties. While this decrease in stigma is an improvement, it raises the question: Does everyone need therapy?

In response, I defer to the National Institute for Mental Health guidelines for determining whether you need professional help for mental health symptoms.^a The first step is to assess how your symptoms interfere with day-to-day functioning. For mild mental health symptoms that have been present for less than two weeks, the National Institute for Mental Health recommends that the first plan of action is to make use of self-care approaches to help with symptoms. These strategies include talking to a friend, pursuing social interactions, exercising, improving sleep, and practicing meditation and mindfulness. An example of mild symptoms would be if you are feeling a little anxious or down but can still function in your daily life (i.e., work, study, or care for others).

If the symptoms persist beyond two weeks, worsen, or interfere with your daily functioning, you are encouraged to seek out professional help by contacting a mental health or medical provider. Examples of more severe symptoms include but are not limited to thoughts of self-harm or death, difficulty getting out of bed, inability to work or go to school, loss of concentration, significant weight loss or gain, inability to sleep, or loss of interest or pleasure in daily activities. When in doubt, consult your health care provider to determine the best course of action.

¹⁴American Psychological Association, "Recognition of Psychotherapy Effectiveness."

It is vital that you seek immediate help if you are having current thoughts of hurting yourself or someone else by going to your local emergency room, calling 911, or calling or texting the Suicide and Crisis Line at 988. Outside the United States, you can find listings of crisis hotlines by country through the International Association of Suicide Prevention at www.iasp.info/suicidalthoughts/.

^aU.S. Department of Health and Human Services, "My Mental Health: Do I Need Help?," National Institutes of Health NIH publication no. 22-MH-8134, accessed September 1, 2023, www.nimh.nih.gov/health/publications/my-mental-health-do-i-need-help.

Common Barriers to Accessing Mental Health Care

Despite the proven benefits of psychotherapy, many people who experience significant psychological symptoms find it difficult to access the very help that could alleviate their distress. One extensive study found delays on average of eleven years after symptoms occurred before clients sought treatment from a mental health professional.¹⁵ What are the barriers to mental health care, and how can we address them?

Affordability. The cost of psychological services remains a significant barrier for many, particularly uninsured or underinsured individuals and families. Figuring out how to use health insurance benefits to pay for mental health treatment can be daunting, but it has the potential to increase the affordability of services significantly. Insurers have been slow to reimburse treatment of behavioral health and addictions at the same level as other medical care despite the evidence that improved mental health positively affects overall health. Fortunately, important legislation has provided support for consumer rights. The Mental Health Parity Law established in 2008 requires insurance companies to reimburse mental health care at the same rate as other medical treatments and applies to many health plans.¹⁶ However, high deductibles for health care or reduced coverage for out-of-network providers can pose a significant financial burden to accessing mental health care.

¹⁵Philip S. Wang, Patricia A. Berglund, Mark Olfson, and Ronald C. Kessler, "Delays in Initial Treatment Contact After First Onset of a Mental Disorder," *Health Service Research* 39, no. 2 (2004): 393-415, doi:10.1111/j.1475-6773.2004.00234.x.

¹⁶"Does Your Insurance Cover Mental Health Services?," American Psychological Association, May 14, 2014, www.apa.org/topics/managed-care-insurance/parity-guide.

For the uninsured or underinsured, community mental health services are available in most geographic areas, where clients are offered services on a sliding scale based on income. Some community counseling centers will have a waiting list, and it is advisable to call to get yourself on the list as soon as you begin to consider mental health services, even if you continue to pursue other treatment options. Another good choice for affordable services is to access counseling through a university-affiliated training clinic, where counselors-in-training provide psychotherapy under the supervision of licensed professionals.

Mental health professionals can often work with clients to make their services affordable and accessible. Agreeing on a sustainable financial arrangement is an important first step in finding a therapist. Some therapists are able to bill insurance on the client's behalf, and clients will then pay their deductible and copayment at the time of service. Other counselors use a fee-for-service model and request that their clients pay at the time of services, then provide the documentation for clients to submit claims to their insurance company or employer health spending account. Many providers offer limited sliding-scale services based on client income and financial need. If affordability is a barrier to receiving needed mental health care, I encourage you to ask prospective therapists about the availability of reduced fees and payment plans.

TIPS FOR ACCESSING HEALTH INSURANCE COVERAGE FOR PSYCHOTHERAPY

Many insurance plans include some coverage for medically necessary treatment of mental and behavioral health issues. Researching your coverage before making that first call to a therapist can result in significant cost savings and help you narrow down available options and choices. Contact your insurance company using the phone number on your insurance card, and be sure to check to see if there is a different number for behavioral health or mental health services. You can also access information about your health coverage online or through your employer's human resources department. While every insurance plan is different, there are some general questions to remember as you explore your policy's coverage of mental health treatment.



Do I need a referral for behavioral or mental health services? Some policies require you to obtain a referral from your primary care provider for treatment by a mental health professional, similar to other kinds of specialist care. Your provider or insurer may ask you some questions about your symptoms and day-to-day functioning to determine whether a referral is medically necessary.

Is there a difference between in-network versus out-of-network coverage? Your plan may offer different reimbursement rates if you see a provider in their network, but it may also cover some out-of-network services. Inquire about any differences in coverage. Request access to the list of in-network providers in your area. Some clients may prefer to have greater flexibility in choosing their preferred therapist and opt out of the network, while others will value the cost savings from seeing an in-network provider.

What are my out-of-pocket costs? It is important to inquire about anticipated out-of-pocket costs for services. Many plans require participants to meet an out-of-pocket deductible for medical care before their reimbursement kicks in. Once the deductible is met, there may be a copayment for services. Your insurance company can verify your benefits and provide information on these costs. Many employers have benefits such as flexible spending accounts or health savings accounts that allow employees to make pretax paycheck contributions that can then be used to pay for deductible and copay healthcare costs.

Will my counselor bill my insurance company directly for services? Your mental health provider may be able to assist you with the insurance billing process, and you can certainly inquire. Some therapy offices are set up to verify client insurance, provide an estimate of costs, and bill the insurance company, which will reimburse the provider directly. Other therapy offices are fee-for-service only, where the client is responsible for payment for services and then submitting an invoice for reimbursement to their insurance company.

Are there any drawbacks to using health insurance to pay for psychotherapy? The pros and cons of using health insurance to pay for counseling are worth considering. For many clients, insurance increases the affordability of psychotherapy, offers a streamlined process for billing and reimbursement, and ensures that providers are appropriately credentialed and meet the insurer's requirements. However, other clients may forgo the use of health insurance and prefer a fee-for-service arrangement that can provide greater privacy, flexibility, and the freedom to choose a provider that best meets their needs and preferences.

You are not alone if you need help navigating your insurance coverage for psychotherapy. However, my word of advice is to be persistent in getting your questions answered so you can make an informed decision.



Access. It is sometimes difficult to know where to begin to find good mental health care. Physicians, employers, educators, and community or religious leaders are often the first resources whom individuals turn to in times of emotional distress, and these professionals can provide referrals to a qualified mental health professional or treatment center. People who live outside major metropolitan areas, especially in rural areas, may encounter a greater scarcity of resources for mental health treatment. The availability of telehealth options has increased accessibility for many clients, and the client and therapist can assess together whether this modality is appropriate and effective for the client's presenting concerns.

Another challenge related to access is the lack of representation among mental health providers for clients from diverse and marginalized groups. Many clients want a therapist who understands and respects their cultural and community context. Finding a therapist who shares essential components of the client's experience adds a layer of complexity to finding and accessing the right therapist. Asking trusted friends, professionals, and colleagues for names of therapists who would be a good fit is often the most effective strategy. Prospective clients can also use online therapist directories that enable therapist searches by geographic location, therapist characteristics, and areas of specialization. Stay tuned for chapter two, where we will explore in greater detail how to access mental health treatment and where to find a therapist.

Since the pandemic, the demand for counseling services has grown considerably. You may find the right therapist and treatment option, only to learn that the therapist or treatment center has a waiting list. Do not give up! Practice good self-care strategies and seek out the support of friends, family, community leaders, and self-help resources while waiting for a therapist's opening. Be sure not to delay in contacting your medical provider if your symptoms worsen, or seek out immediate help (call 911, the 988 trauma line, or go to the emergency room) if you have thoughts of suicide or self-harm.

Social stigma and myths about psychotherapy. Despite the increased acceptance of counseling and psychotherapy as a normative life experience, many adults continue to refrain from seeking services due to



stigma. Stigma is “a set of negative and often unfair beliefs that a society or group of people have about something.”¹⁷ Negative beliefs about those who experience psychological symptoms or receive mental health care can act as a deterrent to seeking needed services. Often, these negative beliefs are shared by others in our cultural group or community and can persist despite education to the contrary.

The media has shaped how we envision the therapy experience, providing depictions of those seeking therapy and the therapists who help them. While psychotherapy in the media can help normalize the act of seeking help for psychological problems, the media can also perpetuate myths and misconceptions. Negative (and untrue) beliefs that contribute to social stigma toward psychotherapy can include false beliefs that people who seek counseling are crazy or weak, for example. Some cultural norms may include the belief that sharing our problems with anyone outside the family or community is shameful or wrong. Religious communities can convey the message that the need for counseling is an indication of spiritual immaturity or insufficient trust in God. These messages could not be further from the truth, as it requires faith, hope, and courage to recognize and act on the need for help.

I am deeply grieved by the social stigma around mental health issues that continues to persist in many communities and poses a barrier for some clients to seek out the counseling they desperately need. However, I believe we have come a long way toward correcting these misperceptions about mental health issues in the church and society. It is encouraging to see community and religious leaders proactively reducing stigma by openly sharing about their own mental health journey and advocating for the benefits of effective treatment.

Stoic endurance and invulnerability. A common barrier to recognizing the need for help is the belief that we can (and should) deal with problems independently and without complaint. The notion of disclosing our feelings and concerns to another, specifically someone

¹⁷“Stigma,” The Britannica Dictionary, accessed September 23, 2022, www.britannica.com/dictionary/stigma.

outside our community, is antithetical to many cultural norms, including those in my rural Midwestern background. When difficulties arise, we are taught to pull ourselves up by our bootstraps and soldier on alone or turn to helpers in our own community. I remember as a college student telling my parents about my professional aspiration to become a psychologist, only to have them exclaim with horror, “But we don’t even believe in psychology!” Fortunately, the discipline of psychology exists, whether we believe in it or not, with growing acceptance in most communities of the value of counseling and psychotherapy services.

For those who value stoic endurance and invulnerability, admitting problems and asking for help may evoke a sense of embarrassment and shame. Shame is an internalized stigma that can hinder seeking counseling services. We may believe our problems indicate that we are defective at our core and beyond help or redemption. Valuing invulnerability, we may fear it will be too humiliating and painful to reveal our private sufferings to another human being and ask for help. The truth, however, is that seeking help through counseling indicates maturity and hope as we begin to see our suffering in a more truthful and realistic light as evidence of our common humanity rather than a personal failure.

Additional barriers for marginalized groups. Issues of affordability, access, and social stigma are magnified for clients from groups historically underserved by mental health care. According to the Centers for Disease Control, people from racial and ethnic minority groups have experienced more severe mental health impacts from the Covid-19 pandemic compared to the non-Hispanic white population yet face significant barriers in accessing professional services for treatable and preventable mental health issues. These barriers include financial challenges (including lack of insurance or insufficient insurance), difficulty finding diverse providers, inadequate cultural competence among mental health professionals, and social stigma related to mental illness.¹⁸ Marginalized groups face the additional obstacle of mistrust in the mental health

¹⁸“Prioritizing Minority Mental Health,” Centers for Disease Control and Prevention, June 27, 2023, www.cdc.gov/minority-health/features/minority-mental-health.html.

system associated with the risk of discrimination, bias, and stigmatization in diagnosis and treatment.¹⁹ A conversation I had with a client illustrates this tension, as they shared with me, “Don’t take this personally; it is just harder to open up to a therapist from the same culture and religion that has been oppressive to me all my life.”

Health equity, according to the World Health Organization, is a fundamental human right and starts with acknowledging and addressing the obstacles to healthcare access for many groups.²⁰ It is imperative that all clients, particularly those from historically marginalized groups, have access to mental health care that is culturally competent, non-discriminatory, and respectful of diverse client experiences and perspectives. However, it can be challenging for many clients to find a therapist who understands their experience. Historically marginalized groups that may find difficulties accessing mental health care include but are not limited to racial and ethnic minority groups, low-income families, sexual and gender minority groups, and clients with differential abilities (including neurodiverse individuals).²¹

Just, fair, and equal access to quality mental health care are ethical imperatives for the mental health professions. For example, the American Psychological Association’s “Ethical Principles of Psychologists” articulates a primary commitment to justice in the provision of research, education, assessment, and treatment, stating, “Psychologists recognize that fairness and justice entitle all persons to access to and benefit from the contributions of psychology and to equal quality in the processes, procedures, and services being conducted by psychologists.”²² Accredited graduate training programs for mental health professionals require students to learn best practices for

¹⁹Francesca Mongelli, Penelope Georgakopoulos, and Michele T. Pato, “Challenges and Opportunities to Meet the Mental Health Needs of Underserved and Disenfranchised Populations in the United States,” *Focus* 18, no. 1 (January 2020): 16-24, doi:10.1176/appi.focus.20190028.

²⁰“Health Equity,” World Health Organization, accessed September 20, 2022, www.who.int/health-topics/health-equity#tab=tab_1.

²¹Mongelli, Georgakopoulos, and Pato, “Challenges and Opportunities.”

²²“Ethical Principles of Psychologists and Code of Conduct,” American Psychological Association, 2017, www.apa.org/ethics/code.

diversity competence and how to provide culturally competent mental health care. A skilled therapist will seek to understand and address the demographic differences between themselves and their clients toward establishing strong therapy relationships.

However, as therapists, we also have our weak points and unconscious biases, which require us to embrace cultural humility, self-awareness, and openness to feedback from our clients about the aspects of their lives and culture we are missing. In many ways, all therapy relationships are crosscultural encounters, and it is a mistake for therapists to assume we know our clients based on demographic similarities or differences. I am constantly grateful for the patience and forbearance of my clients as we figure out together how to deepen awareness of our differences to form a therapy relationship of trust and mutual understanding of all our unique dimensions of diversity.

What if I've Tried Therapy Before?

If you have tried counseling before and it didn't seem to help, do not lose hope. There are many therapists and types of therapies, and sometimes it takes a few tries to find the right fit. Occasionally, I work with clients who were disappointed by their past experiences in therapy. Identifying what did not go well in their previous therapy helped us make the necessary adjustments to our own work together so that a more successful counseling experience could occur.

Sometimes, the lack of a good fit between the client and therapist interferes with the development of trust. As we have discussed previously, the client and therapist do not have to share the same diversity characteristics to work well together, but there does have to be curiosity and willingness to explore differences so the client can feel seen, understood, and safe in the context of the relationship.

As you think about another course of counseling, it may be advantageous to consider a different approach to therapy than you experienced previously. When clients are feeling stuck in their individual work, for example, I may encourage them to bring in their partner or family members to provide input and perspective. Exploring relational



dynamics can be a powerful catalyst for change that can help not only the client but significant others in their lives as well. You may consider a change in treatment modality such as trying a group therapy approach rather than individual treatment. Or you may want to opt for a therapist who takes a different approach to counseling, for example, someone who focuses more on emotions if your previous therapist helped you examine your thought processes (you will read more about the different approaches to treatment in chaps. 2 and 4).

Please consider giving psychotherapy another try. When you do, tell your new counselor about your previous experience in therapy. It is highly likely that you and your therapist can develop a plan for a more beneficial therapy experience.

SEEKING COUNSELING AT THE ENCOURAGEMENT OF OTHERS

You may have been encouraged to enter counseling at the insistence of others, including family, friends, medical providers, and employers. Hearing the words from someone “Have you thought about seeing a counselor?” can potentially trigger defensiveness, resistance, and the self-assertion that “I’m fine!” However, it is worth considering whether your significant others can see areas of concern from their vantage point that you may not yet be able to see for yourself. Their expressions of concern convey their hope for you for a better life that you may not yet be able to envision.

If you have been encouraged to seek counseling but are not sure you see the need, it is to your benefit to give it a chance. Put your doubts, questions, and skepticism about psychotherapy out there in the first session. Give yourself the opportunity to discover whether there is something you can gain from the counseling experience.

Action Step: Self-Assessment of Mental Health

As we approach the end of the chapter, I encourage you to take a few minutes to reflect on the questions below and consider your mental health status. If the list feels too long, please choose the questions that are most relevant for you. This would be a great time to get out your journal and jot down some notes as you contemplate whether this is the



right time to begin the counseling journey. Consider sharing your responses with a trusted mentor, friend, or family member.

Questions for Reflection

- Where do I hope for change in my life?
- How is my overall sense of mental and emotional well-being?
- How well am I able to cope with the stressors in my life?
- Am I able to recognize and use my capabilities in a meaningful way in my work, school, and volunteer activities?
- How would I describe the quality and satisfaction of my relationships with others?
- What are my risk factors for developing mental health symptoms (bio-psycho-social-spiritual)?
- What are the protective factors that I can draw from to improve my mental health and well-being?
- Have I sufficiently processed my experiences of suffering, grief, or trauma?
- What spiritual or existential questions do I continue to struggle with?
- Which of the barriers to accessing mental health treatment do I resonate with?
- Am I ready to ask for help and talk to someone about my problems?

Summing Up

We have come full circle to our original question: “Why should I consider psychotherapy?” I hope this chapter has provided the needed incentive to mind your mental health, improve your quality of life, strengthen spiritual vitality, and enhance your capacity to cope with inevitable life challenges. It is completely understandable to have some degree of apprehension about seeking psychotherapy and to feel challenged by the very real barriers that exist to accessing and affording mental health care. Your decision to read this book is an important first step to dispelling myths and demystifying the process so you can make

an informed choice about how best to set out on your own journey toward enhanced mental health and well-being.

In her excellent TED talk “Why You Should Try Therapy Yesterday,” Dr. Emily Anhalt describes psychotherapy as the life-changing experience of finding “a trained, objective person to help you understand your own mind.”²³ When you have tried again and again to find solutions to the problems that plague you, you come to a point where you begin to lose hope that your life can ever change. By contemplating the counseling journey, you have taken a hopeful step toward the richer, fuller life that is available to you.

Roles Recap: Why Should I Consider Counseling?

THERAPIST ROLE	CLIENT ROLE
Respond to client inquiries about counseling and how it can help	Know the signs and symptoms of mental health issues
Help clients explore both risk and protective factors for mental health issues	Conduct an honest self-assessment of readiness and need for counseling
Make every effort to remove potential barriers to counseling to increase client access to services	Identify potential barriers to accessing counseling
Respond to client questions about financial arrangements for counseling and work with clients to increase access to services	Explore financial resources for counseling, including health insurance coverage
Provide accurate information about the costs and benefits of counseling so clients can make an informed choice	Make an informed choice about your readiness for counseling and share your decision with a trusted friend or mentor

²³Emily Anhalt, “Why You Should Try Therapy Yesterday,” TedXBoulder, October 19, 2019, 10:50, www.youtube.com/watch?v=eE6Rt-bFkvw.

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