PSYCHOTHERAPY: HOW TO GET STARTED

“I didn’t want to talk about my problems with someone I didn’t know. Then I learned how common it is to initially feel hesitant and to even try several therapists before finding one that works.” — Joseph, 73-year-old widower

At different times in your life you may find yourself struggling to cope with changes, losses, or overwhelming emotions. Deciding to see a therapist shows a lot of strength and determination on your part for working towards making your life better. It is worth the effort to find a psychotherapist that is right for you.

What Does a Psychotherapist Do?

The words psychotherapists, therapists, counselors and mental health providers are labels used interchangeably to describe professionals who help people through “talking and listening”. When you work with this type of professional, you talk privately about important personal issues you are facing. A therapist is a professional with expertise in helping you find solutions to your personal problems. Psychotherapists are trained not to judge you or the life circumstances that brought you to therapy. You may choose to see a psychotherapist alone, as a couple, with your family, or in a group setting with other people dealing with similar issues. Most therapists meet with their clients weekly.

Who are Psychotherapists?

Surprisingly, anyone can legally call him or herself a “psychotherapist” and can call the services that they provide “psychotherapy.” But only people with specific educational backgrounds and supervised training can receive a state license to practice. Therefore, when choosing a psychotherapist, it is important to determine whether he or she is licensed to practice psychotherapy according to state law. A state license insures the consumer that the therapist has had the proper education, training, and supervision to provide psychotherapy. The therapist must update their training and skills according to the state’s specifications to maintain the licensure (state laws for licensing vary).
Licensed psychotherapists are also beholden to the code of ethics of their respective professions to practice according to methods that protect the safety and privacy of their patients. Generally, licensed psychotherapists hold one or more of the following educational degrees:

**Psychiatrists.** Letters after their name include *M.D.* Psychiatrists are medical doctors who specialize in the diagnosis and treatment of mental disorders. Psychiatrists can treat mental disorders by prescribing medications. Some people will save on therapy costs by going to a psychiatrist only for evaluation, diagnosis and possibly medication, while receiving psychotherapy from another, less costly professional, such as a social worker.

**Psychologists.** Letters after their names include *Ph.D.* or *Psy.D.* Psychologists have a doctorate in psychology. In addition to doing psychotherapy, they are the mental health professionals that specialize in the administration of psychological tests and assessments.

**Clinical Social Workers.** Letters after their names include *L.C.S.W.*, *L.M.S.W.*, *A.C.S.W.*, or *C.S.W.* Clinical social workers have a master's degree in social work, and their training emphasizes the complex interplay among a client’s biology, personality, emotions and social environment in their lives. Social workers may offer psychotherapy services privately, in a medical setting, or at a community agency.

**Psychiatric or Clinical Nurse Specialists.** Letters following their names include *RN, MA, MS,* or *CNS.* A registered nurse who is trained in the practice of psychiatric and mental health nursing can also assess and monitor medications used to improve mental health.

Many therapists have their license number and qualifications listed on their brochure, business card, or yellow pages ad. If you are not sure about a therapist’s credentials, ask the prospective therapist about professional organization(s) he or she is affiliated with and whether or not he or she is certified or licensed in his or her field. You can also call the licensing department in the state where the therapist practices to make sure that she or he is in good professional standing.

**Who Pays for Psychotherapy?**

Most people can find a variety of therapeutic options, costs, and fee structures available in their communities. Costs will vary depending on the type of therapist and the kind of place that offers therapy treatments. For
example, community mental health centers often have a sliding scale fee structure based upon personal income and medical expenses whereas a psychotherapist in private practice often has a fixed fee. Therapists’ fees for psychotherapy usually increase with the number of degrees, certifications, and licenses. For example, a psychiatrist who holds a medical degree will tend to be more expensive than a social worker who holds a master’s degree.

Check with your insurance plan to see what coverage for psychotherapy, if any, you have. Most health insurances, including Medicare and Medicaid, provide some coverage for psychotherapy services. However, not all therapists are registered with Medicare, Medicaid or private insurances. Keep in mind that most health insurance plans that include benefits for patients seeking mental health treatment often limit the number of sessions covered.

If your therapist is registered with the Original Medicare Plan and you have Medicare Part B, 50% of the cost of most psychotherapy without limits on the number of sessions will be covered. You might have an additional “medigap” insurance policy that covers the remaining 50%; if not, you will need to pay 50% of the cost out-of-pocket. If you are enrolled in a Medicare HMO program you may be required to receive therapy from a therapist on the HMO’s provider list in order to get costs covered, and you will likely have to make a co-payment for each visit to the psychotherapist. Sometimes people pay for therapy out of their own pockets if they have the money to do so.

**How Do I Find a Psychotherapist?**

One way to locate a psychotherapist is to ask your physician or other health care or social service provider for a recommendation. You can also contact professional associations to find therapists in your city or state. Friends and family can also be good sources for referrals, as can mental health organizations, senior centers, religious groups, and other non-profit organizations. Also, many professional organizations now have a way to search for a therapist in your area on their Web sites. If you are enrolled in a Medicare HMO program, you may wish to show the HMO’s provider list to your current health care providers in the HMO and ask if any names on the list are familiar to them as someone who is respected in their field. Or you can choose several therapists who are located in your area and begin to interview them.
What Do I Ask a Prospective Psychotherapist?

During an initial phone call or visit to a therapist determine if you can afford psychotherapy with this particular therapist by asking about the cost of services and his or her insurance participation. If the per session cost is workable for you, the next step is to determine if the therapist is right for you. To determine this, you should ask questions of the therapist that are direct and to the point. Do not hesitate to obtain information that is important to you and relevant to your specific circumstances by asking the following kinds of questions:

1) What is your approach to doing therapy?

The goals of psychotherapy are usually to relieve emotional distress, solve problems, and improve quality of life. How the therapist helps people achieve these goals differs from one psychotherapist to another due to differences in training and treatment philosophies and methods. Understanding the methods used by the therapist you are considering will help you make an informed decision about the type of therapist you want to work with.

One common approach is called cognitive-behavioral therapy. This approach helps you change thoughts that contribute to problematic emotions and behaviors. Another approach, called psychoanalytic psychotherapy, examines the impact of your past on the present thoughts, behaviors and feelings causing you distress. Therapists may also use techniques like relaxation, role playing, art/music activities, and hypnosis. They may also use group or family sessions, along with a variety of other methods to accomplish the goal of a successful outcome. Many therapists today utilize a combination of different methods and approaches. This is known as eclectic therapy.

There are other psychotherapeutic approaches as well, and it is difficult for the consumer to become familiar with all of them. So, ask a prospective therapist specifically how they would approach the type of problem you have. Ask yourself if the therapist’s answer makes sense to you and feels right to you. If you feel confused, overwhelmed, or uncertain then you need to ask more questions about the prospective therapist’s approach or move on to interviewing a different therapist.

When discussing approaches to therapy with a prospective therapist, make sure the approach that has been described to you fits your personality and
beliefs. For example, if you feel a woman psychotherapist could best understand the problems you are coping with, and if you know that you are comfortable being an active participant in conversations, and feel you could benefit from relationships with others in similar situations, then a women’s support group would probably be appealing and helpful to you.

2) What are your areas of expertise and specialization?
Therapists often specialize in practice related to specific issues (e.g. depression, marital problems, anxiety, grief and loss, alcohol or drug abuse, elder abuse, and so on). They also may specialize in treatment for specific groups of people (e.g. older adults, children, gay or lesbians, families, and so on). A therapist may also be more experienced using specific “modalities” (individual, couple, family and/or group therapy). When looking for a therapist, it can be helpful to find a professional whom you not only feel is qualified but also has treated other older adults facing similar problems as you, using a modality you are interested in.

3) Where is your office? Is the location convenient for parking a car or is it on a public transportation route?
Therapy is successful when it is consistent and done on a regular, recurring basis. For that reason, it is important that your therapist be located in an area that is convenient for you to reach. A therapist who is located fairly close to where you live, work, or volunteer will make it easier for you to fit the appointments into your regular routine. This, in turn, will increase the likelihood that you will keep your appointments.

Also, make sure that the office hours of the therapist fit into your schedule. Inquire about the length of each session, what happens if you are late to an appointment, what the cost is if you miss an appointment, and how to cancel or reschedule appointments. It is important to understand how the therapist deals with these issues before they occur in order to avoid confusion between you and the therapist.

You should also ask about accessibility if you use a wheelchair or have some sort of mobility impairment. Some psychotherapists do home visits or work in nursing homes. You can inquire about such possibilities during your initial conversation with the therapist.

Will I Be Comfortable With My New Psychotherapist?
Because of the intimate, personal nature of the professional relationship you have with your therapist, it is important that you work with someone you feel comfortable with, can fully trust, and with whom you have a lot of
confidence. You should feel that you are able to be completely honest with your therapist, trusting that your conversations will be held in the strictest of confidence. You may prefer a therapist who is of the same gender, age, linguistic, cultural, or religious background as you. These are things you may inquire about during your initial visit.

When considering whether or not you connect with a particular therapist, think about how, in general, you feel when discussing personal matters. If you are often uneasy discussing things you consider private, then it may be that by its very nature, having an honest and personal conversation in a therapist’s office brings up uncomfortable feelings—not necessarily the therapist. If you feel uneasy with a therapist and cannot sort out the reasons why, try discussing this with the therapist. If you remain uncomfortable after a few sessions, try meeting with another therapist to see if the reasons for your feelings become clearer. It is not unusual for people to try more than one therapist before finding the right one.

**How Will I Know If Therapy is Successful?**

Everyone reacts differently to therapy. What may take several months for one person to resolve may take up to a year or longer for another person. You and your therapist together should periodically discuss your goals and the progress you are making. An honest assessment should be made at pre-established intervals to determine if the therapy you are receiving is what you expected, and if it is actually working. At some point after beginning therapy, you should start to feel better. However, keep in mind that feeling better and improvements may be gradual, happening slowly over time.

During therapy you should feel as if you are working through your difficulties and learning to cope with your feelings more effectively. You may also be more confident in your ability to make decisions and in your relationships with others. Working on difficult issues may be a painful experience. A certain level of discomfort caused by confronting your problems is a normal part of the therapeutic process.

If you do not feel some relief from your emotional problems or if you suspect that you are not achieving some of your therapy goals, you may choose to end therapy. If you feel you have benefited as much as you’d like or, you can tell the therapist and end therapy accordingly. A good therapist will respect your decision and not make you feel uncomfortable with your decision or seek to keep you in therapy. Remember that successful mental health outcomes can be achieved with the right therapist.
Where to Get Help

How to Find a Psychotherapist

**American Psychological Association (APA), Find a Psychologist.** This association is not able to provide direct referrals; however, you can obtain a referral to a psychologist in your area by calling the toll free number. The operator will use your zip code to locate and connect you with the referral service of the state psychological association.

**CornellCARES Provider Directory.** This Web site offers a user-friendly online directory of New York City Medicare mental health providers. It is easy to use and lists over 1000 professionals who specialize in improving the mental health of older New Yorkers.
Web site: www.cornellcares.org/provider/?name1=Introduction&type1=2

**Geriatric Mental Health Foundation.** A geriatric psychiatrist, a medical doctor with special training in the diagnosis and treatment of mental disorders, can be located on this site.
Web site: www.gmhfonline.org/gmhf/find.asp

**Medline Plus.** Health information is compiled from the world’s largest medical library, the National Library of Medicine. For an easy way to locate a psychologist in your area, select “Find a Psychologist” under “Other Healthcare Providers” in the Directories section.

**The National Association of Social Workers (NASW).** This association provides an online search for social work therapists meeting standards determined by the NASW Competence Certification Commission.
Phone: 1-202-408-8600.

**Psychology Today’s Therapy Directory.** Find a psychologist, psychiatrist, therapist, or counselors by entering your zip code.
Web site: www.psychologytoday.com/rms/prof_search.php
National Resources

**Medicare.** This federal agency offers a helpful booklet about Medicare mental health benefits, eligibility, and how payment is made under the Original Medicare Plan. It is called “Medicare and Your Mental Health Benefits.” CMS Pub No. 10184. Phone: 1-800-633-4227 for publications. Web site: www.medicare.gov/Publications/Pubs/pdf/mental.pdf

**National Mental Health Association.** This organization provides information on finding the right mental health care for you or someone you know and what to do if you are dissatisfied with your mental health services. Its Resource Center is an information and referral center that serves people seeking mental health information for themselves, family members or friends. Phone: 1-800-969-6642. Web site: www.nmha.org

**National Mental Health Information Center.** This center provides information about mental health via a toll-free telephone number, its Web site, and more than 600 publications. The Web site offers a mental health services locator which includes a mental health facilities and support services directory. Phone: 1-800-789-2647. Web site: www.mentalhealth.samhsa.gov

**New York State Office for the Aging.** This agency’s Health Insurance Information, Counseling and Assistance Program (HIICAP) provides health insurance information, counseling and assistance. Phone: 1-800-333-4114. New York City: 1-212-333-5511. Senior Hotline: 1-800-342-9871. Web site: www.hiicap.state.ny.us/home/whoweare.htm

**New York City Resources**

**LIFENET.** This free community service operates 24 hours per day/7 days per week. The hotline’s staff of mental health professionals helps callers find the most appropriate mental health and substance abuse services for their needs. Lifenet also assists persons who are experiencing a psychiatric crisis. Phone: 1-800-543-3638 for English; 1-877-298-3373 for Spanish; 1-877-990-8585 for Mandarin, Cantonese and Korean. Web site: www.mhaofnyc.org/2lifenet.html

*This resource provides brief, general information about this health care topic. It does not take the place of specific instructions you receive from your health care providers. For answers to other questions consult your physician or other health care provider.*

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