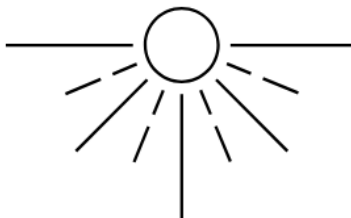




THE HOLISTIC COUNSELOR PODCAST



From the Mic to the Community

I cannot afford therapy. Where can I get help?

Explore reduced-cost care and practical support options.



Diana S. Rice

Licensed Mental Health Counselor (LMHC)
Certified Integrative Mental Health Professional (CIMHP)
Qualified Supervisor (QS)

LEARN · REFLECT · FIND SUPPORT

[THEHOLISTICCOUNSELOR.COM/RESOURCE](https://theholisticcounselor.com/resource)

A little clarity.

Understand the topic. Find words for your questions.

The cost of care can feel like a locked door. Your need still matters. Let's look for another way in.

1 Look beyond one private practice

Community health centers, public mental health agencies, and university training clinics may offer lower-cost services. Ask what is available, who provides care, and whether there is a waitlist.

2 Ask about the full cost

Ask about sliding-scale fees, insurance benefits, and payment options. Open Path offers reduced-fee therapy for eligible clients and has a membership cost. Check current terms and therapist availability before paying.

3 Use more than one kind of support

An employee assistance program, a local support group, or a community service may help with some needs. Peer support and education can be useful alongside care, but are not substitutes for every clinical need.

Research & perspective

Substance Abuse and Mental Health Services Administration lists ways to seek care without insurance. Services, eligibility, costs, and wait times vary. A listing here is not a guarantee of free care or an endorsement of a provider.

General education for adults. This is not therapy, diagnosis, or an individual treatment plan. Sources and helpful links are on page 4.

Let's pause and reflect.

Your answers can stay private. Take this at your own pace.

Choose one question or explore all three. Skip anything that feels like too much. You do not need to revisit painful details to use this guide.

1 What could I afford without risking basic needs?

2 Do I have benefits through work, school, insurance, or a public program?

3 Could help with food, housing, or transport make care more reachable?

One next step

Contact one health center or local mental health agency. Try: "I need mental health care and have a limited budget. What options or referrals do you offer?"

If reflection brings up too much, pause. Reach out to someone you trust or a qualified professional. You do not have to do all of this today.

Continue the conversation.

Bring your questions. Learn more. Reach for support.

QUESTIONS TO ASK A PROFESSIONAL

- ☐ Do you offer a sliding scale or know a lower-cost clinic?
- ☐ Are there any fees beyond sessions?
- ☐ What support is available while I wait?

Listen with curiosity

[Explore The Holistic Counselor Podcast episode archive](#)

No dedicated episode selection is included in this guide. Search the archive by topic or guest.

Selected conversations are starting points, not an exhaustive list or treatment recommendations. Guests share their own perspectives.

Sources & useful resources

[Substance Abuse and Mental Health Services Administration: Finding care without insurance](#)

[Health Resources and Services Administration: Find a health center](#)

[Open Path: Reduced-fee therapy](#)

Confirm services, credentials, location eligibility, and fees directly. Linked organizations operate independently.

NEED SUPPORT NOW?

United States and territories: the 988 Suicide & Crisis Lifeline supports people in emotional distress or a suicidal crisis. [Call 988](#) · [Text 988](#) · [Chat online](#)

For immediate danger or a medical emergency in the United States, call 911. Elsewhere, use your local emergency or crisis service. This podcast and its contact form do not provide crisis care.

Reading or downloading this guide does not create a therapist-client relationship. Seek qualified care for your needs. Original writing prepared for The Holistic Counselor Podcast; referenced approaches belong to their creators. Keep credits attached. Do not sell or claim this writing as your own.

[Share the resource library](#) · [Educational disclaimer](#)