



Low Cost / No Cost Psychotherapy Resources

If you are having a mental health crisis or need emergency assistance dial 911 or contact local emergency services

7 Cups <https://www.7cups.com/>

This free online text counseling service connects customers to volunteer listeners who offer non-therapeutic advice. Anyone can sign up, including teenagers who are looking for other (trained) teenagers. Access to licensed therapists is available for \$150 per month. 7 Cups does not accept insurance.

Blah Therapy <https://blatherapy.com/>

Free 24/7 anonymous peer chat. Subscriptions for unlimited professional therapy cost \$60-\$90/week. Blah Therapy does not accept insurance.

Bliss by the Centre of Interactive Mental Health Solutions <https://cimhs.com/>

Free self-guided online cognitive behavior therapy program for depression. Bliss does not offer therapy appointments.

Covid Recovery Iowa <https://www.covidrecoveryiowa.org/>

Free video call, phone call, or text chat counseling for Iowans impacted by Covid-19.

Doctor on Demand <https://doctorondemand.com/>

24/7 access to doctors, psychiatrists, psychologists, therapists, and other medical experts anytime, including weekends, holidays, and late at night. You can also talk to professionals not related to mental health, including urgent care doctors. Doctors on Demand accepts insurance. If you don't have insurance, a 25-minute session is \$129 and a 50-minute session is \$179. Initial psychiatrist appointments cost \$299, and 15-minute follow-up appointments are \$129.

eTherapyPro <https://etherapypro.com/>

Access therapy services via video call, phone call, or text chat. Free 3-day trial session, though a credit card is required. After the trial period, the cost is \$40/week (\$160.00/month). eTherapyPro does not accept insurance.

Free Online Therapy <https://freeonlinetherapy.org/>

Three types of chat support: volunteer, online therapy, and relationship counseling. Free 24/7 online peer chat rooms (registration required). Free seven-day trials available for professional individual and relationship therapy. Subscriptions cost \$35-\$70/week. Free Online Therapy does not accept insurance.

iPrevail <https://www.iprevail.com/>

Access therapy services, support groups, and 24/7 on-demand coaching. Subscriptions cost \$9.99 per month. iPrevail accepts insurance.

Open Path Psychotherapy Collective <https://openpathcollective.org/>

In-office and online therapy for individuals, couples, families, & children. Open Path is intended for people who either lack health insurance or are underinsured and cannot otherwise afford to work with a therapist. There is a one-time \$59 membership fee. Individual therapy cost \$30-\$60 per-session, or \$30-\$80 per-session for family and couples therapy.

ReGain <https://www.regain.us/>

Virtual relationship therapy for individuals & couples. Two users share a joint account and communicate with the therapist together. Subscriptions cost \$60-\$90 per week. ReGain does not accept insurance.

Therapy Aid <https://therapyaid.org/>

Volunteer therapists provide up to four no-cost or low-cost therapy sessions for essential workers in the United States.

Financial Help for Therapy and Medication

Social Security Administration <https://www.ssa.gov/medicare>

Find out if you qualify for Medicare benefits and learn what medications and therapy services are covered by Medicare.

Pharmaceutical Research and Manufacturers of America Medicine Assistance Tool

<https://medicineassistancetool.org/>

Find therapy and prescription assistance, apply for savings cards or financial assistance programs, and learn more about prescription costs and healthcare insurance.

NeedyMeds <https://www.needymeds.org/about>

This non-profit organization connects people to programs that can help them afford medications and other healthcare expenses. NeedyMeds' drug pricing calculator compares the cost of your medications at different pharmacies in your area.

Care for Your Mind <https://careforyourmind.org/about-care-for-your-mind/>

CFYM provides information on affordable therapy, access to treatment, veterans, workplace issues, care coordination, Medicare, and more.

Important Considerations for Online Therapy

Confidentiality, Privacy, and Unreliable Technology Confidentiality is just as important for online therapy as it is for in-person therapy. Because information is relayed online, privacy leaks & hacking are a concern. Technology problems can also make it difficult to access treatment when you need it.

Not Appropriate for Severe & Persistent Mental Illness The scope of online therapy can be limited and may not be effective for more complex situations. For people with an addiction or complex symptoms of a mental health condition, online therapy is not recommended unless other in-person therapy is also involved in the treatment plan.

Lack of Response to Crisis Situations If a person is experiencing suicidal thoughts it can be difficult or impossible for the therapist to provide direct assistance. If you are having suicidal thoughts, call the Suicide & Crisis Lifeline at 9-8-8 (US & Canada) or 1-800-273-8255 for support and help from a trained counselor. If you or a loved one are in immediate danger call 911.

Ethical and Legal Concerns Online therapy eliminates geographic restraints, making the enforcement of legal and ethical codes difficult. Therapists can treat clients from anywhere in the world, and many states have different licensing requirements and treatment guidelines. It is important to confirm your therapist's qualifications and experience before starting the treatment process.