

# The Empath's Advocate

## Affordable Therapy & Counseling Resources



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This guide is designed to help individuals explore options for affordable therapy and emotional support. If cost has been a barrier to accessing counseling, the resources below may help you identify lower-cost or no-cost options.

### Health Insurance (Private, Employer-Based, or Marketplace Plans)

- Review your plan's mental health or behavioral health benefits.
- Look for in-network therapists to reduce out-of-pocket costs.
- Ask about copays versus coinsurance.
- Many plans cover telehealth therapy at the same rate as in-person visits.

### Employee Assistance Programs (EAPs)

- Many employers offer EAPs at no cost to employees.
- EAPs typically include 3–10 free counseling sessions.
- Services are confidential and separate from employment decisions.
- If you cannot find EAP information in your employee handbook or benefits portal, contact your HR department directly to ask whether an EAP is available and how to access it.

### Traditional In-Person Counseling (Sliding Scale Options)

- Community mental health centers.
- Nonprofit counseling clinics.
- University or graduate training clinics with supervised interns.

### Online Therapy Platforms

- Often lower weekly or monthly rates than in-person therapy.
- Greater flexibility with scheduling.
- Access to licensed providers across your state.

### Local & Community Resources (Call 2-1-1)

- Dial 2-1-1 to connect with local support services.

- Low-cost or free counseling programs.
- Community mental health clinics and crisis services.

### Crisis & Emotional Support (988)

- Call or text 988 to reach the Suicide & Crisis Lifeline.
- Available 24/7.
- Free, confidential support for emotional distress (not therapy).

### Faith-Based or Community Organizations (Optional)

- Some faith-based organizations offer low-cost counseling or peer support.
- Training and approaches vary; ask about qualifications and boundaries.

### Public Programs & Insurance Alternatives

- Medicaid or state-sponsored health plans.
- County or state behavioral health services.
- Victim advocacy or abuse-support programs.

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