

# *Choosing a Counselor or Therapist*

## **Overview**

There are many reasons to seek professional counseling, and many different kinds of counselors and therapists.

- What is counseling?
- The different kinds of counselors and therapists
- Choosing a counselor or therapist
- Where to look for a counselor or therapist
- Questions to ask the counselor or therapist
- What about children?
- Financial considerations
- Other resources

There are times when personal, work, or family problems make it hard to enjoy life. The unique responsibilities associated with a military service lifestyle may have you feeling overwhelmed by everyday demands or finding it hard to feel the pleasures of life the way you once did. Maybe you're having trouble sleeping or concentrating at work. Perhaps you and your spouse are arguing more, or your child is eating poorly or seems "down." Whether your concerns are recent or long-term, sometimes problems are too difficult to handle alone. There are many different reasons that you or a family member may seek professional counseling.

## **What is counseling?**

The words counseling, therapy, and psychotherapy are often used to describe the same process. Whatever term you use, counseling is a process that usually involves a series of discussions with a trained professional who can help you identify your feelings or problems, talk about them, and find ways to cope with or solve them. During the counseling process, you may discover patterns of thinking and behaving that you want to keep or change. You are really retaining the time and expertise of a specialist who can help you understand more about who you are and how you can make changes in yourself or your life. Counseling and therapy can occur individually, with another person, with a family, in a group, or in a combination of these. Therapists working with couples often see the individuals separately as well as together. When working with families, they may see individuals, the parents, other combinations of family members, or the whole family together.

## **The different kinds of counselors and therapists**

Most health insurance companies categorize what they refer to as "licensed mental health providers" in a number of different ways. In order to be licensed, a therapist or counselor must have received a master's or doctoral degree, completed a specific number of hours of counseling, and passed a standardized test. Some types of counselors are more affordable than others. And not all types of counseling are covered by insurance. It's important to be familiar with the different types of counselors and therapists and to always check first with your TRICARE regional contractor before getting any mental health care as pre-authorization may be necessary. Regional contractor contacts may be found at the TRICARE Web site ([www.tricare.osd.mil](http://www.tricare.osd.mil)). For service members and their families certain counseling is available free of charge through your installation Family Support Center or referral by a Military OneSource consultant. (Contact

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information for all of these organizations is provided in the “Other resources” section below.)

- *Social workers generally have a master’s degree in clinical social work.* They usually have training in how the community or society can affect people’s relationships and feelings of security. Most social workers also have experience in helping with family problems. Social workers are able to provide individual, family, and group counseling. Many specialize in a particular area, such as addictions, or children’s, women’s, or couple’s issues.
- *Marriage and family therapists generally have a master’s or doctoral degree in psychology, education, social work, or marriage and family therapy.* They usually focus more on practical counseling and are trained to deal with personal relationships and family and couple conflicts. They address the individual’s roles and needs within relationships as well as the impact of the family legacy upon current relationships.
- *Mental health counselors also have a master’s or doctoral degree in psychology or education.* They are the newest group of providers to be licensed, and a few states still do not have licensing requirements for them. As with many counselors or therapists, some mental health counselors specialize in helping people cope with a particular problem, such as grief, drug or alcohol abuse, or post-traumatic stress. Others may focus on a particular area, such as educational or religious counseling.
- *Psychologists may have a master’s degree, but usually have a doctoral degree in psychology, education, or social science.* Psychologists are specially trained to use psychological and educational testing to aid in identifying and resolving problems. Like other types of counselors, they work in many settings, including mental health centers, hospitals and clinics, schools, employee assistance programs, and private practice. Although they are required to have extensive training, psychologists do not go to medical school. In a few states, you may find some psychologists who are licensed to prescribe some psychiatric medications.
- *Psychiatrists are licensed medical doctors (M.D.s) who are specially trained to study, diagnose, and treat a patient’s mental and physical condition.* They often work as part of a team with other mental health professionals. Psychiatrists may use different counseling approaches, including family and group therapy. They often prescribe and manage medication, depending on the needs of the client; and, for some psychiatrists, this is their primary role in working with the client. They often address people with more severe problems and collaborate with primary care physicians as well as counselors and therapists on implementing and managing a medication regimen for clients. Their services are usually covered by health insurance. TRICARE may help pay for psychotherapy, either in the hospital or on an outpatient basis. In some cases authorization must be given by a TRICARE contractor, so it is always best to speak with your TRICARE Beneficiary Services

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Representative or contact your TRICARE regional contractor before beginning any treatment. Psychiatrists are able to hospitalize patients. In most states, they are the only therapists who can prescribe medications.

- *Certified pastoral counselors are members of the clergy who have specialized training in psychotherapy.* All service members have access to pastoral counseling by trained, qualified military chaplains through their commands and installations. Ordained by individual religious denominations before entering the military, once commissioned they are further trained and certified to provide assistance to service members and their families of all faiths.

#### **Choosing a counselor or therapist**

Counseling is a highly personal process, and the match between a counselor or therapist and a client is highly personal, too. As a potential client, the more information you have, the easier it can be to make the right match.

There is no question that a potential counselor's training, background, and approach are important. Some therapists may specialize in treating women, men, children, teenagers, couples, or families. Others may focus on different issues, such as aging, grief, or substance abuse. There are many different kinds of counseling theories and psychotherapy treatments -- some explore past experiences and unconscious motivation, whereas others may emphasize behavior, learning processes, and surroundings. For specific problems, certain techniques may be more effective than others. A good therapist should know when to select a particular approach to treat a specific problem.

Even more important, however, is the way you feel about a therapist or counselor. You want to find someone who seems genuine, caring, and interested in helping you. Here are some things to keep in mind when choosing a counselor:

- *Choose someone you like and feel that you will be able to trust.* Research clearly shows that the relationship and rapport between the counselor and client are more important than the therapist's training, background, and approach. So when you're choosing a counselor or therapist, ask yourself these questions: "Do I like this person? Is he or she easy to talk with? Does he or she understand what I'm trying to say?"
- *Advocate for yourself.* Don't be afraid to ask questions that will help you decide whether you and the therapist share a similar sense of values. Think about whether you'd be comfortable discussing your problems and concerns with this person. The questions listed further on in this article may help.
- *Be prepared to tell the therapist something about yourself and your life.* Then decide how you feel about the response. Remember it is OK not to reveal too much in your first meeting. Trust is built upon experience with another person.

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- *If you're considering counseling outside the Family Support Center or OneSource network, it is very important to find out whether the therapist or counselor is covered by your health insurance plan or has a sliding fee scale based on income. Be sure to find out if your insurance limits you to certain types of providers. If you are covered solely by TRICARE, you may need to contact and receive authorization from your regional contractor before you can receive coverage. Visit the TRICARE Web site at [www.tricare.osd.mil](http://www.tricare.osd.mil) for regional contractor contacts. Counseling can be a long, expensive process, so it's important to check your policy and think about potential costs. For instance, if you want to see a psychiatrist who charges \$125 an hour, and your insurance pays only 50 percent, your out-of-pocket expense will be \$62.50 an hour. If you go to a clinical social worker who charges \$75 an hour, and social workers are not covered by your insurance, your out-of-pocket expense will be \$75 an hour.*

Call your Military Treatment Facility's Beneficiary and Counseling Assistance Coordinator (BCAC) or the TRICARE Beneficiary Services Representative in your area if you have any questions about coverage. Be sure you know your insurance requirements before you make an appointment with a mental health provider unless you are able to afford to pay out of pocket for the services. Remember that just because a psychiatrist, counselor, or therapist is more expensive or has more credentials than another, it does not necessarily mean that she is the best choice. Just as doctors, teachers, master plumbers, and hairdressers are not all equally talented, neither are all counselors or therapists; some are better at their art than others. It is OK to be picky about whom you are going to work with on the challenges that you are facing.

- *Recognize that your right to privacy is limited if you choose to go through your insurance company. Any insurance company, TRICARE included, will have the right to audit your records and receive reports from the counselor or therapist and will be able to control the frequency and number of sessions that you may have with your therapist if it is paying for the services. That said, all counselors, military and civilian, are tasked with safeguarding client confidentiality within the confines of mandated safety and security-threat disclosures. Many people choose to pay out of pocket, using a counselor or therapist who has a sliding fee scale in order to avoid giving insurance providers access to their files. While it may involve a little more searching on your part, there are many counselors and therapists who are willing to work with individuals by charging reasonable fees and spacing sessions, whenever possible, to help their clients manage the cost of counseling.*

#### **Where to look for a counselor or therapist**

- *Service members are advised to start their search by visiting their installation Family Support Center, calling a Military OneSource consultant, or setting an appointment with their command or installation chaplain. Each of these sources offers options for consultation with trained, educated, and highly skilled counselors, attuned to*

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military lifestyle issues and prepared to offer confidential, professional assistance. All services are free of charge and unless there is a credible threat to security or people, any counseling held at, or through any of these venues remains confidential.

- *Doctors, clergy, and school counselors may be familiar with counselors and therapists in your local community.* As noted earlier, out of network counseling services can be costly. Be sure to check with your TRICARE Beneficiary Services Representative or your regional TRICARE contractor before beginning any treatment.
- *Family members and friends whose opinions you trust might be able to recommend someone.* However, if a close friend or family member is currently seeing that counselor or therapist or may need to return to that therapist, you may want to ask the counselor or therapist to provide a referral to someone else in order to ensure that no boundaries are crossed and that your confidentiality is not inadvertently broken.
- *Look for a TRICARE network provider.* You can locate a provider on the TRICARE Web site at [www.tricare.osd.mil](http://www.tricare.osd.mil) or by calling your regional TRICARE contractor.
- *You may also want to call one of the professional associations on the resource list at the end of this tip sheet.*

### **Questions to ask the counselor or therapist**

Once you've identified a few possible therapists, you can use the following questions to help you make your decision. You might ask the therapist or counselor the following:

- Do you specialize in treating people with concerns like mine?
- How much experience have you had treating people with problems like mine? What particular training do you have in this area?
- Are you licensed to practice in this state?
- Who will participate in the therapy (my child, my spouse, the whole family, only me)?
- How frequent will the sessions be?
- What are your hours? Are you available evenings, weekends, or for extra sessions?
- If out of network, how much will this cost?
- What are the repercussions for missing sessions due to illness or other emergencies?
- What happens if I decide I want to stop?

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- What therapeutic approaches and techniques do you use?
- Have you treated people of my ethnic or cultural background before? People of my age and gender?
- Would you be comfortable providing a referral if, after a reasonable period of time, I feel little progress has been made?
- In an emergency, is there a procedure for reaching you?
- How long do you expect counseling to last?

When talking with the counselor or therapist, ask yourself these questions:

- Do I like this person?
- Is this someone I feel comfortable with?
- Do I think the therapist understands my situation?
- Do I feel that the therapist or counselor is optimistic about my ability to resolve my issues?

### **What about children?**

Sometimes children might need counseling or an evaluation to help with behavior problems, depression, school problems, or family conflicts. In some cases, counseling might be part of a preventive treatment to help deal with illness, death, or divorce. Therapists who work with children often use play and toys to help younger children communicate problems in their lives, and may ask a parent to be actively involved in a child's therapy. Depending on the situation, a child might meet with a counselor or therapist individually, in a group with other children or siblings, or with a whole family. Parents (especially parents of preschool children) are often involved at some point in counseling to help children deal more effectively with the situation. Children under 14 years of age benefit greatly from the involvement of their parents or caretaker, since these are the people in their lives who will need to reinforce what is gained through counseling and often are needed to help manage behavior changes. A counselor cannot "fix" a child or her behavior, but can help parents and children learn new behaviors and build strong, healthy family relationships.

When choosing a counselor for your child, remember to:

- *Check first with your installation Family Support Center to see what free counseling options they may have, and then call Military OneSource for area referrals.*
- *Contact your TRICARE regional contractor for a listing of network providers.*

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- *Offer an older child a choice about what kind of therapist he or she would like to see (man or woman, young or old). Involving your child in the decision can be helpful if your child is uncertain or hesitant about seeing a counselor or therapist.*
- *Be sure to ask the counselor or therapist who in your family will be involved in the therapy.*
- *See the suggested questions described earlier in “Questions to ask the counselor or therapist.”*

### **Financial considerations**

The fees for counseling and therapy can range from as little as \$5 at a community mental health center to more than \$150 an hour for a private psychiatrist. Social workers charge less than psychologists and psychiatrists. As noted earlier, TRICARE may pay a portion of selected mental health services, but it remains your responsibility to contact your TRICARE regional contractor before any treatment to verify coverage and access authorization. Whether you're using TRICARE or not, it's important to find answers to these questions before beginning therapy:

- *Does your insurance cover mental health services?*
- *What kind of counseling and therapy does your insurance cover? Will it cover cognitive therapy, psychoanalysis, couples or family therapy, play therapy, or eye movement integration therapy? Ask about the specific therapies that are covered.*
- *What type of provider does your insurance cover? Psychiatrists only? Psychologists? Clinical social workers? Mental health counselors?*
- *Does the insurance cover only providers on an approved list?*
- *Does your insurance require a phone call or appointment to preauthorize appointments with approved providers?*
- *Does your insurance cover in-patient treatment only (in a hospital) or out-patient treatment (in an office) as well? Will the insurance company allow you to convert in-patient days to out-patient days?*
- *What percentage of the fee does insurance cover? (Some insurance companies pay a smaller percentage for mental health services than for other medical services.)*
- *What is the deductible (the amount you must pay each year before the insurance will cover services)? And what is the co-payment (the portion of the fee you must pay)?*
- *Are only specific problems or diagnoses covered? Which are not? Some insurance companies will cover marital problems or family therapy while others will pay only for individual treatment of mental health disorders, such as anxiety, depression, obsessive-compulsive disorder, and attention deficit hyperactivity disorder, to name a few.*

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- *Is there a limit to the number of appointments covered by insurance? (Many health insurance companies strictly limit the number of appointments and require reports from the providers.)*
- *Is coverage for mental health services limited to a certain dollar amount each year? Is there a lifetime limit? Are there different limits for in-patient or out-patient care?*
- *Does your insurance require reports from the counselor or therapist? How is confidentiality preserved?*

Once you have answers to these questions, let the therapist know about financial limits. Some therapists may reduce the frequency of appointments, alter their approach, or reduce fees if necessary. Realize that many less complex issues can be resolved in a few sessions while other issues may take longer. There is no magic answer, and if a counselor or therapist promises that he has all the answers and that he is going to give you the answers, you should be looking elsewhere for a therapist. Most of the answers to life's challenges lie within you; it is the role of the counselor or therapist to help you discover your own answers in an environment of trust and hope. Progress is an individual matter and the time needed to make the gains that you want in your life and relationships is also individual.

### **Other resources**

#### **American Association for Marriage and Family Therapy**

*www.aamft.org*

The AAMFT provides an overview of marriage and family therapy counseling and provides a directory to assist you in locating certified marriage and family therapists in your area.

#### **American Family Therapy Academy**

*www.afta.org*

AFTA seeks to foster the cooperation of all who are concerned with the medical, psychological, social, legal and other needs of the family and with the science and practice of family therapy.

#### **American Group Psychotherapy Association**

*www.agpa.org*

AGPA offers a directory of 32 local and regional group therapy based affiliate societies.

#### **American Psychological Association**

1-800-374-2721

*www.apa.org*

Utilize the APA online locator to access information on more than 150,000 psychologists worldwide.

### **National Association of Social Workers**

*www.socialworkers.org*

NASW works to enhance the professional growth of its members, to create and maintain professional standards, and to advance sound social politics.

### **National Board for Certified Counselors**

*www.nbcc.org*

NBCC provides a directory of more than 36,000 master's degree or higher level counselors in the U.S.

### **National Mental Health Association**

*www.nmha.org*

The NMHA information and referral center serves people seeking mental health information for themselves, family members or friends, provides guidance on how to become an advocate for mental health rights, and offers resources for professionals.

### **TRICARE**

*www.tricare.osd.mil*

The U.S. Department of Defense Military Health System. TRICARE is dedicated to providing the best possible health care to members of the Uniformed Services by focusing on building healthier communities and strengthening military families.

### **Your installation's support services**

Depending on your service branch, your Fleet and Family Support Center, Marine Corps Community Services, Airman and Family Readiness Center, or Army Community Service Center can provide you with information and support.

### **Military OneSource**

This free 24-hour service, provided by the Department of Defense, is available to all active duty, Guard, and Reserve members and their families. Consultants provide information and make referrals on a wide range of issues. You can reach the program by telephone at 1-800-342-9647 or through the Web site at *www.militaryonesource.com*.

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