



Postcard to Toolbox®

DOWNLOADABLE FOR POSTCARD: OUT OF REACH

Here is a handy “cheat sheet” for navigating through the maze of red-tape to get the mental health treatment you deserve.

Employee Assistance Plan (EAP)

When you call your provider or HR department, do not accept vague answers. Use these specific prompts:

- "I see my plan covers 6 sessions per issue. How is a 'new issue' legally defined if my depression is chronic or ongoing? Can these sessions be extended with clinical documentation from a physician?"
- "Does our provider network allow for out-of-network reimbursement, and what is the exact deductible threshold before that kicks in?"

Maximizing Your Session Allocation

- Front-load your visits: Don't space sessions out too widely at the start. Ask your therapist for bi-weekly sessions initially to build momentum, then taper off as you stabilize.
- Ask about transition plans: Around session 4, explicitly ask your therapist: "We have 2 sessions left under my current coverage. What actionable framework can we build together right now so I am not left stranded when these run out?"

Sliding Scales

Many private practitioners hold unadvertised sliding-scale slots specifically for clients facing benefit caps or financial strain. When reaching out via email, use a direct, transparent script: "Hi [Name], I am deeply interested in working with you, but my workplace mental health benefits have capped out at 6 sessions, leaving me to self-fund. Do you currently have any sliding-scale or lower-rate openings available for ongoing care?"

Cutting Through Waitlists

Simply asking your doctor for "some therapy" often results in a vague pamphlet or an endless referral queue. Be precise:

- Request specific programs: Ask if your region has publicly funded structured psychotherapy programs (such as specialized CBT teams or community mental health hubs).
- Ask for re-evaluation triggers: Ask your doctor: "If my condition worsens while waiting for this public clinic opening, what is our immediate fallback plan?"
- Keep up the pressure. Don't worry what people think about you. Call every so often to see if there have been any openings. Remind them you are there. Be super-nice to the person on the phone. Being likable might make them want to do a favour for you.