

# Heal Your Mind

Find the best treatment for what's troubling you, plus how to make it actually affordable.

By **HALLIE LEVINE**

from the editors of **Health and Money**



**It's the law:** Plans from large employers that provide mental health coverage must treat it the same as other medical care.

**→ WHEN IT COMES TO** getting help for mental health issues, there's no such thing as one size fits all. "No single therapy works for everybody," says Renee Binder, MD, president-elect of the American Psychiatric Association and director of the psychiatry and law program at the UCSF School of Medicine. "It depends on the patient and his or her diagnosis." Here's what the research reveals about what is most effective for six common conditions.

**If you have mild to moderate depression**  
Go for cognitive behavioral therapy (CBT). "A therapist works with you to break negative thought patterns by teaching you specific skills," Dr. Binder explains. You might learn, for example, to ID overly critical self-talk (*Everything I do gets screwed up*) and reframe it in a positive way (*I flubbed that presentation, but I know I can rock it next time*).

**If you have severe depression**  
Try antidepressants plus CBT. The combo is better than meds alone for folks with severe but short-term depression, per a recent Vanderbilt University study. You will need to see an MD (either a psychiatrist or your primary care doc) or a psychiatric mental health nurse practitioner for the prescription, but if you prefer, you can get your therapy from a separate practitioner (such as a social worker or psychologist).

**If you're recovering from a trauma**  
Look for a therapist who offers trauma-focused CBT (you're taught skills to help process thoughts related to the past event) or EMDR, which stands for eye movement desensitization and reprocessing (you're asked to recollect the event while doing a motor task such as side-to-side eye movements following your therapist's finger). One 2007 U.K. review found that these two approaches were the best at treating post-traumatic stress disorder; they help your brain process traumatic memories so they no longer carry the same emotional charge. "Antidepressants and anti-anxiety meds are helpful in the short term, but therapy works to change thought patterns long-term," Dr. Binder says.

**If you've got social anxiety**  
Your best bet is either CBT or psychodynamic therapy (in which you explore how your past experiences and unconscious affect your current behavior and mood). In a German study published this past July in the *American Journal of Psychiatry*, these methods were equally effective at easing social anxiety—about 70 percent of people responded within two years and 40 percent had symptoms disappear entirely.

**If you have panic attacks**  
CBT is usually the treatment of choice, says Stanley Berman, PhD, vice president for academic affairs at the Massachusetts School of Professional Psychology in Boston. That said, some research suggests psychodynamic therapy may also work—one study at Weill Cornell Medical College in New York City found that biweekly sessions for 12 weeks significantly reduced symptoms in more than 70 percent of patients. Meds (usually antidepressants or benzodiazepines) may also be used to control symptoms.

**If you've got a phobia**  
Exposure therapy is a type of CBT in which you imagine or get close to the situation or thing you're afraid of, training yourself to control and overcome your fear. You might start by looking at a photo of a spider, then watch a video about spiders, eventually building up to holding a spider. It may help to face your fear close to bedtime: Going to sleep right afterward made the treatment more successful in a 2012 study at the University of Massachusetts Amherst.

**HOW TO PAY LESS OUT OF POCKET**  
It's essential care, but insurance companies don't always foot the bill. Use these strategies to save.

- ▶ **Look into at-work benefits.** Your Employee Assistance Program (EAP) may offer no-cost counseling for five or six sessions. An EAP can also help you find a provider for the longer term or hook you up with other mental health resources.
- ▶ **Talk to your therapist—about money.** If she doesn't take your insurance or if you're paying out of pocket because of a high deductible, see whether she'll accept a reduced fee. Most offer a sliding scale.
- ▶ **Think outside the box.** Live near a university with a grad program in clinical or counseling psychology? It may have a clinic open to the community. Or try community-based nonprofit counseling centers. Your local United Way is a good place to start for info. Support groups can also be helpful—and are usually free. —Katherine Hobson