



The Cost of Counseling

By:

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Cost varies widely among marriage counselors. But before we talk about cost, I strongly advise you against counselors that cannot see you soon and often. That rules out most Health Maintenance Organizations which are free or low cost because their overworked counselors are usually weeks away from taking new couples, and they tend to schedule follow-up appointments weeks apart. Furthermore, their counselors are not likely to talk to you on the telephone prior to an appointment.

Insurance generally will not pay for marriage counseling unless the counselor finds you or your spouse suffering from a mental disorder. Marriage counseling is covered as treatment for the disorder, but not otherwise. If you see a counselor who uses your insurance, you can be almost certain that you've been diagnosed to have a mental disorder. It'll be on your record for years to come and may prevent you from obtaining certain jobs or qualifying for certain types of insurance. Furthermore, if you really do not have a mental disorder, but it's been diagnosed just to collect insurance, your insurance company may challenge the diagnosis leaving you responsible for the bill. If you're offered counseling for what your insurance pays with no other cost to you, it's illegal. Call your insurance company or your state's insurance commissioner to report the attempt to commit insurance fraud.

It's safe to assume that you may need to pay for therapy out of your pocket. So how much do marriage counselors charge? Rates vary from about \$45 to \$200 per session. The average is about \$95. Since most marriage counselors see couples one session a week for the first three months, you can expect to pay about \$1200 in that period of time if it's at about \$95/hr. Most of my clients have paid under \$1200 by the time they've completed therapy. But some counseling can continue weekly for as long as two years before the problems have been resolved. That would cost \$10,000 over two years. While it may seem like a fortune, the cost of divorce is often many times that figure.

To help put the cost of marriage counseling in perspective, there's nothing you can buy for \$10,000 that will give you the same quality of life that a healthy marriage provides. If you and your spouse love each other and meet each other's important emotional needs, you'll be able to do without many other things and still be happier in the end. Besides, I've found that people seem to earn more and save more after their marital problems are solved. The money you spend to resolve your marital problems is money well spent.