

Creating a happy marriage is possible and this site is dedicated to providing resources to help couples who want to stay together. By providing information about qualified marriage counseling, we hope to encourage couples to get the help they need. The site also features articles, other websites, books, and workshops which offer the tools needed to create happy, lasting marriages.



## Paying for Marriage Counseling

*This is Episode number 64 of Stay Happily Married, "Paying for Marriage Counseling."*

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Lee Rosen: I'm Lee Rosen. I'm your host today. Welcome to the show. I have on the telephone from Durham, North Carolina Dr. Tina Lepage. Tina is the founder of Lepage Associates in Durham, North Carolina. She has a doctorate in clinical psychology and she does specialize in personal and professional relationship issues. She deals with children and adolescents and family counseling.

And she's been married for a long time. I found out in a previous show that she dated her husband for 14 years and has now been married for I think nine years. She has an almost 5-year-old daughter and I'm really pleased that she could be with us.

Tina, how are you today?

Tina Lepage: I'm great, Lee. Thanks.

Lee Rosen: Welcome to the show. I'm so pleased that you could be here. And I want to dig into a topic that I think worries a lot of people before they come and see a marriage counselor, and that is paying for it.

Tina Lepage: Sure.

Lee Rosen: It seems to me that a lot of times -- maybe more often than not -- that one of the issues in a marriage is the stress that's coming from financial pressure. I mean, I don't know a lot of people that aren't worried about money at some point or another.

Tina Lepage: Absolutely.

Lee Rosen: And so here you want to go and see a counselor and suddenly you've got to pay a lot of money. So let's kind of dig into that if you don't mind.

Tina Lepage: Sure.

Lee Rosen: And obviously we're talking to folks all over the country and even all over the world and we can only talk about money in a way that I think can -- at least that I can understand it, which comes down to sort of dollars and small cities and bigger cities and medium sized cities. I guess where you are in the Triangle in North Carolina, kind of a medium sized city, what is marriage counseling -- it's normally an hourly thing, right?

Tina Lepage: It's typically an hourly rate. Some people might go into marriage therapy and decide to do a little bit longer sessions, 75 minutes or 90 minutes, because there are two people taking and sometimes more to be said. But still the standard is the hour.

And in terms of cost, it does depend a little bit on where you live. I would say on the low end you're probably going to be somewhere in -- if you were in a small city you might still be able to find \$110 an hour, something like that. But more typically you're going to find somewhere around \$135 an hour, I would say. And then before I lived here I lived in Washington, D.C. for 12 years and up there certainly it's not unusual to see much higher rates.

Lee Rosen: So even like \$200-plus an hour, maybe, in a big city?

Tina Lepage: Sure. Absolutely around the \$200 range.

Lee Rosen: Right. Now, is that -- when you look at marriage counseling and I say, okay, we're having trouble and we're average. I mean, if we're having trouble, we're not the worst marriage, we're not the best marriage, but are we talking about a handful of sessions or are we talking about years of being on the couch? How does that work out?

Tina Lepage: Well, I think that -- it's a little bit unpredictable, but if you're describing sort of typical problems that people might have then you're probably looking at somewhere between a low of two months and maybe a high of six months. I would say that's really the average amount of time that people spend in therapy, even though that's somewhat of a large range. But it depends how open people

are to change and how quickly they're open with their therapist and really talk about what's going on.

Some people come in who will say that they have a problem that's been going on for 10 or 15 years. And so if the problem has existed for a very long time, then sometimes people might be in therapy, let's say, for a year.

Lee Rosen: Right. But sort of typical sounds like it might be somewhere between, oh, 12 or 15 sessions at the low end and 25 or 30 at the high end.

Tina Lepage: Sure. And I will say even for those couples that have had trouble for a long time, sometimes they are still in the two to six month range because they come in saying, "We've had this problem for 10 or 15 years," but they've never really worked on it. And so once they start working on it, sometimes they actually make very good progress. And so that's why I say it's a little bit unpredictable exactly how long people will come for.

Lee Rosen: Well, I've got to tell you, as a divorce lawyer even at the high end this is cheaper than getting a divorce.

Tina Lepage: Sure. Exactly. And emotionally better and all of those things. Yeah. It's hard when you're in the thick of it because as you mentioned, it's also a financial decision. And so when you're in the middle of it - - and finances are still one of the big things that couples argue about and also just one of the big pressures on people in our society.

We happen to be in a credit card society where many people are stretched to their limits. And it's a financial decision and so people have sometimes a hard time deciding to get into therapy even though they really need and even though in the long run it would be beneficial and certainly cost less than a divorce.

Lee Rosen: Do you ever get into these situations where the spouses have their money separated and then they want to argue about who would pay for the counseling?

Tina Lepage: Sure. There are some spouses who keep separate accounts and they do discuss who will pay for the counseling, sometimes argue about it. Sure.

Lee Rosen: Yeah. It comes up, I guess. So now when you go to counseling are you typically -- so let's say we're looking at a \$2,000 to \$5,000 -- maybe \$1,000 to \$5,000 -- project. Are you paying that as you go,

typically? Are you writing a check at each session? Is that how it works out?

Tina Lepage: Yeah. Let me kind of describe the different options that -- there basically breaks down to sort of three ways of paying for therapy. One, either you're going in network and your insurance is paying for it and you're paying a co-pay; or you're going out of network and you're paying upfront but your insurance is reimbursing you a percent, so in essence you're still paying only a portion of it; or you decide to just pay out of pocket either because you don't have insurance or you don't want it to show up on your history, etc. Some people for privacy reasons don't want therapy to show up in their medical records.

Lee Rosen: Okay. So if they're in network they're writing a check for a co-pay. If they're out of network they're probably writing a check for the whole amount at each session?

Tina Lepage: Right. And then they're getting a check back from their insurance company --

Lee Rosen: From their insurance. Okay.

Tina Lepage: -- that's paying the percent that they cover. So it's a little bit like a revolving door. When you're out of network you're paying the psychologist for the therapy and then you're getting checks back from the insurance company.

Lee Rosen: And if you're doing this thing where you just don't want to submit it to your insurance for whatever reason, then you're just writing a check.

Tina Lepage: Exactly.

Lee Rosen: And now is it typical that a counselor is going to expect the payment the day of the session or do therapists sometimes have payment plans?

Tina Lepage: Most therapists would expect it the day of the session. There aren't a lot of payment plans for therapy. Sometimes for psychological testing -- because that's a big chunk of money upfront -- some people will break that down into portions. But typically for therapy you'd be paying when you go.

Lee Rosen: Now, do the insurance companies -- like, my wife just saw a chiropractor and they sent her a letter and said, "We reviewed your file and we decided you're eligible for eight chiropractor sessions.

And if you need more, we'll look at it after the eight sessions." Do they do stuff like that where they tell you how many times you're allowed to go?

Tina Lepage: Yeah. And so what happens -- if you're in network there's definitely a lot of that. If you're in network they give you a session limit and then your doctor could submit and ask for more sessions which they could say yes or no to if that session limit didn't cover your needs.

Similar out of network and if you pay on your own. They will often times have -- well, if you pay on your own it doesn't matter, I should say. If you pay on your own, you can go as many times as you wanted. If you're out of network it's the same thing where you'll have a session limit and then your doctor can request more.

Lee Rosen: Okay. Is there normally a written -- are there written policies or procedures that -- like, when you hire a lawyer you normally get a written client agreement. Is there anything like that with marriage counseling?

Tina Lepage: Well, one would hope that if you're dealing with a professional psychologist or therapist that they have a client agreement that sort of describes their policies and procedures and lets you know what's expected of you in terms of payment, et cetera. So that should happen when you go in; certainly that should be there.

Lee Rosen: Typically that's what you would see.

Tina Lepage: Typically. Yeah.

Lee Rosen: Now, do marriage counselors accept credit cards usually or are they usually wanting a check? How are they set up with that sort of thing?

Tina Lepage: That really varies in the profession because there are so many therapists out there. So I would say a lot of the people who are sort of on their own -- just hanging out their own shingle, so to speak -- a lot of them don't accept credit cards. Usually if you get into a small to mid-sized practice, though, they typically will accept credit cards.

And that can be helpful because if you're putting something on your credit card but you're getting a check back from your insurance company, you may only be writing it on your credit card for a few weeks before you get the check back. And so in essence you're just -- does that make sense? You're not really having to pay it.

Lee Rosen: Right. Now, when you go to a doctor's office and you see the doctor, normally when you're finished with the appointment they send you to the front desk to check out. In fact, I go to Duke all the time and they now make you pay before you go in; they can't be too careful. I might leave without my co-pay. But it creates that warm fuzzy feeling, you know?

But what about -- and psychologist offices are usually much smaller. They're not these big institutional places like --

Tina Lepage: Sure.

Lee Rosen: So is the payment typically -- if I'm writing a check, am I generally handing it to the psychologist or is there usually a front desk where I'm paying?

Tina Lepage: Again, that depends on the size of the practice. So same sort of thing. If you've got just an individual who's hanging out their own shingle, then you're just giving them the check. If you've got a more middle-sized practice, then you've probably got a front desk person that you're handing the check to.

Lee Rosen: Right. Okay. Now, when I go to my dentist I have that kind of thing -- sort of an out of network thing, I think, where I don't pay a co-pay. I write a check for the full amount and they give me the receipt. But they transmit it electronically to my insurance company who then sends me a check within a week or so. Is that something that psychologists do -- counselors do -- for patients? Or are you almost always going to have to deal with mailing the forms in yourself?

Tina Lepage: I think again that's one of those things that depends on the size. So if you are dealing with a single practitioner or maybe two people working together, you're probably going to have to deal with it yourself. If you're dealing with a more mid-sized practice, like our practice here, we do that for people. So we would do like your dentist office does where we turn it in for you and then the check shows up on your doorstep because it's been submitted for you.

Lee Rosen: It sounds like a small or a single -- an office with just one counselor or maybe two counselors is not going to have the support people and the systems in place to make all these convenient things happen in the way that a larger practice might. Is that sort of where you're -- because you keep going back to this smaller/bigger. I mean, I guess a bigger practice has the staff to do all these things to make your life a little easier.

Tina Lepage: Sure. It's very different. And for me, I've been both. So I started out just hanging out my own shingle and now we have sort of a mid-sized practice. So I've sort of seen everything in between, where it's one person, then it's two, and then eventually you get to a bigger practice. And when you're just starting out, or even if you've been in business for a while but it's just you, it would create a lot of overhead to have a whole front desk staff and setup.

Lee Rosen: Right. Do some counselors offer sliding fee schedules, where if you don't make very much money you pay less? Or what do you do if you don't have very much money?

Tina Lepage: Yeah. It's such a good question because people often times -- they really need therapy and they don't have money to pay for it. So there are a few options. Unfortunately it is difficult to end up getting services if you can't afford it. But I think people should always call around and just ask if there is a sliding scale at various practices.

So a lot of practices will have -- well, some practices have a sliding scale. It's unusual, though, for a practice to take every call that comes in and rate them on a sliding scale. But they may have certain slots that they hold open for people who need help who don't have ability to pay. So for example, all of the psychologists here will usually be carrying at any given time a couple of either sliding scale or just straight out pro bono cases, where the people don't have any ability to pay. So I think it's one of those things -- unfortunately, it's not easy to find. You have to kind of call around and ask.

Lee Rosen: Right.

Tina Lepage: Unless you're talking about a community mental health center. That's different.

Lee Rosen: Right. And that would -- I guess they are in the business of having either free or sliding scales for people --

Tina Lepage: Exactly.

Lee Rosen: -- if they have the resources. Okay. Now, you obviously have a doctoral degree in clinical psychology. But there are counselors that people go to that have master's degrees in social work or counseling or whatever. Do the fees vary depending on the level of education of the counselor?



Tina Lepage: You know, there's not a lot of variability in the provision of therapy in the fees. So you may find some variability where somebody who has a master's degree would charge slightly less, but really where it comes in is not so much in the degree but whether they're early in their career or later in their career. So some people just starting out will charge less and in the field of therapy that's where you're likely to find the bigger bargain, let's say, is somebody who's just starting out.

Lee Rosen: Right. Okay. But you might also -- you might pay less but they may not have the experience that --

Tina Lepage: Sure. It's sort of a -- sure. If you can afford it, then going with somebody who's more experienced might be a choice that you want to make. If you have limited funds, somebody who's early in their career -- they've still been trained, they've still had probably experience throughout school, have had different internships and stuff, so it's still better than not getting help.

Lee Rosen: Right. It makes sense. Now, you mentioned -- we've talked some about this bigger practice, smaller practice thing. Are there advantages or disadvantages to the person coming for counseling of being in a bigger or smaller practice, aside from these things we've talked about with the convenience for billing and all of that?

Tina Lepage: I have to think about that for a second. My first thought in my head is that, like everything in life, there are probably pros and cons to both. I think what people really need to do is see what's a good fit for them. So sure, I think that if you get to a mid-sized practice -- and there are actually some very large practices. That's unusual in psychology, but occasionally you'll find a really large practice, then you'll find a number of mid-sized ones and then a lot of single practitioners.

I think that people sort of just need to go and see what the feel of each place is like. People shouldn't feel like they have to choose their counselor out of an insurance book or the phone book and just like it's a done deal. You should go in and have a session and see what it feels like and see if it feels like a good fit because therapy really needs to be a good fit for it to be effective. And so that's what I would really recommend people do in terms of figuring out what feels right for them.

Lee Rosen: Would you go for that initial "get a feel for" session with both husband and wife if your objective was marriage counseling?



Tina Lepage: Yeah. I think if your objective is marriage counseling you probably would. Now, having said that, we've had some couples come in where one of them will say, "My spouse says anything is fine. I'm the picky one." So -- but, sure. Typically both people coming in would be a good idea.

Lee Rosen: I'd want to be there together so that they wouldn't get a head start on me. I don't want them telling their side of the story.

Tina Lepage: Not a competition.

Lee Rosen: Right. So there was one more thing I was wondering about. So you say go in and get a feel for them. I assume you're going to pay for that, right? Mental health counselors don't do a free consultation, I assume.

Tina Lepage: Yeah. You know, it's really tricky for people because it is important that it be a good fit but yet financially they don't want to pay for two or three different sessions before they end up with somebody they're comfortable for. So I would say ask the person on the phone if they have any sort of policy around that.

For example, we have a policy where if people come in and at the end of the first session they don't feel like it's a good fit, then there's no charge for that session and we just say okay. In fact, we'll talk to them and say, "What are you looking for that's a little different?" Because we know a lot of therapists in the community and we might be able to point them in the right direction. If it is a good fit then they just pay for it like any normal first session.

So you might find some places who do something a little more creative like that. There aren't a lot of places that offer straight out free consults. But again, these are just all things that people should at least ask. It never hurts to ask.

Lee Rosen: I guess I'd go in for that first session and if you guys said I was right and she was wrong I would know we had a good fit. Otherwise we'd need to be referred to someone else.

Tina Lepage: I can see what sort of trouble you'd be in couples therapy.

Lee Rosen: Are there other things people need to know about paying for marriage counseling, or have we sort of covered the bases here?

Tina Lepage: There's actually one really important thing --

Lee Rosen: Oh, good.

Tina Lepage: -- for people to know that's sort of a helpful hint. People will sometimes call their insurance company on their own ahead of time to see if their insurance -- whether it's in or out of network, doesn't matter -- covers marriage therapy or couples counseling. And they will call and use those words and the insurers will say no. And that's it. They just say no. They don't explain any further because, unfortunately, that's the way most insurance companies are.

Lee Rosen: They don't want to pay. Right. That's their deal.

Tina Lepage: Okay. So the reality is, what they're answering is that there's no code for marriage therapy or couples therapy; it's called family therapy. And so couples therapy has to be either coded as family therapy or it has to be coded as individual therapy with another person present. And typically that code is used -- let's say one spouse is really depressed and has been for a few years and it's really impacted the marriage. So that person is sort of the identified patient but yet it's with another person there. So on our end, we sort of know all this in terms of the coding.

But often times if you call an insurance company and just say, "Do you cover couples therapy?" they say no. And then people just feel like, oh, wow, we wanted to do this. We thought we could do this and we can't afford it because they're thinking they're going to have to pay 100 percent themselves.

Lee Rosen: Right. And that helps the insurance company because they didn't want to pay the claim in the first place. So yeah. Oh, it's a tough world we live in but -- that is a fantastic insight to give to people because I think anybody listening to this show really wants to make things work and --

Tina Lepage: Right.

Lee Rosen: -- if it's tight on money, the last thing they need is some insurance company saying, "Oh, yeah. That's not covered." So I appreciate that.

Tina Lepage: And I think that you make a great point too, Lee, that sometimes people forget, is that when people are in the midst of it and things are bad but they're not at the point of divorce yet, they might not be really worrying about that. And then they continue to make decisions not to get help and things get worse. And so really thinking about getting help -- the earlier on that people can get help, the better off they are.

And then in terms of finances, which we're sort of focusing on today, the earlier you get help for something, usually the quicker the fix. And so it costs you less in the long run anyway.

Lee Rosen: Right. Exactly. Makes perfect sense. Well, I feel like we've had a little behind the scenes tour of the marriage counseling world, so I really appreciate you taking the time to do that with us. Thank you so much.

Tina Lepage: Sure.

Lee Rosen: More information on Dr. Tina Lepage is available at her website at [LepageAssociates.com](http://LepageAssociates.com). We will put a link to that in the show notes. And her site has a lot of information about Tina, about her staff, the services they offer, articles, links to other resources. It's definitely worth a visit, so click on over and take a look.

You can also reach her at her office, Dr. Tina Lepage, at (919) 572-0000 -- four zeros.

Thank you so much for listening in today. I hope you will join us again next week. Love to hear your feedback and your comments. We have a comment line set up at (919) 256-3083. You can also e-mail us at [comments@stayhappilymarried.com](mailto:comments@stayhappilymarried.com). I would love to hear from you.

I'm Lee Rosen. Until next time, stay happily married.

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