

## Elemental Counseling Rates and Sliding Scale, 2025

**Rate for those who will submit for out of network reimbursement from their insurance company: \$135/hour**

- *Before we meet, please contact your insurance company to determine your out of network benefits. Some are great and some are not--please make sure you know what to expect! You will want to know if out of network mental health benefits are covered, if you have an out of network deductible, how close you are to meeting it, and the process for submitting superbills. You will pay me directly at the end of each session. I will provide you with a superbill monthly, and you will need to submit it to your insurance company for reimbursement.*

**Sliding Scale and other considerations for self-pay clients (anyone not submitting for insurance reimbursement):**

Rates based on income from most recent tax return (and your personal circumstances as described below)

<b>Income</b>	<b>60 minutes</b> (longer sessions can be prorated if desired)
0-\$35,000	\$90
\$35,000-\$60,000	\$115
\$60,000-\$85,000	\$135
\$85,000-\$110,000	\$165
\$110,000+	\$180

I do not ask for income verification. Please assess on your own where you fit and let me know during our intake session what you are able to pay. Amounts in between the suggested ones are also fine, but not below \$90. If your financial circumstances change significantly during our work together, please share that and we will re-establish a rate. I recognize that income alone is not a full financial picture and financial reality is always complicated. If you feel your circumstances place you in a different bracket in either direction, please do take that into account. The examples below may help if the above grid does not adequately represent your circumstances.

Consider paying less on the scale if you:

- Are supporting children or have other dependents
- Have significant debt
- Have ongoing medical expenses not covered by insurance
- Receive public assistance
- Have immigration-related expenses

- Care for an elder with limited financial support
- Are an unpaid community organizer
- Find the amount indicated by the grid creates hardship rather than sacrifice (for more on what this means, see the very bottom of this document)

Consider paying more on the scale if you:

- Own your own home
- Have investments, retirement accounts, or inherited money
- Travel recreationally
- Have access to family money and resources
- Work part time by choice or could do so if you wanted to
- Have a relatively high degree of earning power due to level of education (or gender and racial privilege, class background, etc.) Even if you are not currently exercising your earning power, recognize this as a choice.
- Find the amount indicated by the grid creates no sense of either hardship or sacrifice, or sacrifice but not hardship. (for more on these ideas, see the very bottom of this document)

I know that most of you could choose to see a therapist who takes your insurance. I take your investment in therapy (and in yourself) very seriously and will do everything in my power to make sure your investment pays out significantly with meaningful personal growth and change. If at any point I feel that your goals for therapy cannot be supported by my practice (either because I do not have the appropriate training/skills for your concerns, or because your goals may require more frequent sessions than you can afford out of pocket), I will do my best to refer you to appropriate community resources and/or a therapist that can better meet your needs..

### **Why a sliding scale?**

- There is tremendous inequity in our country, and the income gap keeps getting wider and wider. A sliding scale is one way to acknowledge that we did not all come into the world with access to the same resources and opportunities. It also recognizes that our culture financially values some professions far more than others in ways that often does not represent the true value of those professions.
- By asking people who can pay more to do so, I can offer therapy to people with fewer resources while sustaining my own livelihood.

### **Why not insurance?**

- Insurance requires a diagnosis and defined course of treatment. Based on this information, insurance companies can dictate the number and length of sessions as well as acceptable types of 'treatment'. These mandates have a lot to do with financial expediency and less to do with meaningful support. Working outside the insurance model allows us to be flexible and responsive to your actual needs and what would truly best support you.
- The insurance model is based on the principle that clients are 'mentally ill' and need a "diagnosis" so they can receive 'treatment'. I believe that being human is hard, and that we live in a culture that makes being human even harder. It makes sense we all need a little extra support.
- Much of the research and theory that permeates the mental health system in this country is based on a predominately white and male perspective. Insurance naturally is embedded in that system, which is full of bias--usually unintentional, but still very present. While I deeply value the ethics in my field and the more progressive parts of my training, I also believe that we need to explore

different ways to support emotional well-being that are not rooted in biased and oppressive systems.

### **Why is counseling so expensive, even at the lowest end of the sliding scale?**

- As a self-employed therapist, my session rates need to cover my training, health insurance, vacation/sick time, rent, licensing, supervision, continuing education, and lots more. My rates are set to support my livelihood and care for myself so that I can be as effective in my work as possible.
- I am committed to offering free content via my website and other avenues. I carry one pro bono/highly reduced fee slot at all times. I am actively engaged in and always seeking additional collaboration/creative partnerships that make support more available and affordable (e.g. offering programming through libraries, hospitals, etc., that is low/no cost to the participants.)

### **Whoa, that's a lot of information.**

- It is. I tried to reduce it but the financial landscape in this country is complicated and deeply unjust. My attempt to grapple with that in my own small way is not easily communicable in a handful of words or a table. If any part of this document brings up questions, concerns, or reflections, I am more than happy to explore those with you and share more of where I am on these issues. (Acknowledging that grappling with our place in the socio-economic class structure of the U.S. is ongoing work for everyone. My own thoughts, feelings, and actions continue to evolve!)

**Sacrifice vs. Hardship** (with thanks to [Worts and Cunning Apothecary](#) for so generously sharing their words and giving permission for them to be re-printed)

*"If paying for a class, product, or service would be difficult, but not detrimental, it qualifies as a sacrifice. You might have to cut back on other spending in your life (such as going out to dinner, buying coffee, or a new outfit), but this will not have a long term harmful impact on your life. It is a sacred sacrifice in order to pursue something you are called to do. If, however, paying for a class, product, or service would lead to a harmful impact on your life, such as not being able to put food on the table, pay rent, or pay for your transportation to get to work, then you are dealing with hardship. Folks coming from a space of hardship typically qualify for the lower end of the sliding scale. I find the idea of sacrifice versus hardship to be a very useful nuance when talking about class and access because it recognizes and respects that paying for something might still be a challenge even if it is just a short-term one, while giving appropriate space for those who are dealing with financial hardship."*