

DESI Doubts

By South Asian
Americans
For Change

EPISODE 3: I HATE MY THERAPIST SUPPLEMENTAL RESOURCE PACK

So you've decided to get help (yay!), but the task of finding a provider is overwhelming, we get it.

It's hard getting to a place of acceptance and then being faced with a really hard challenge - finding a provider that connects with you. Navigating insurance coverage, access to health services and confusing jargon makes it seem nearly impossible to start and stick with mental health treatment.

It's overwhelming. But the key is to take this one step at a time, and to embark on this task empowered with information. We break down each step for you below.

You are not alone in this. Remember, you've got this, and we've got you.

Step 1: Target your search by setting your goals.

Understanding what you want to get out of treatment is important. It will help you conduct this search with intentionality. One way to think about your goals is to ask yourself - if you could wave a magic wand so that your problems were solved, what would your life look like? What might someone else observe about you? You may have a laundry list of answers in response to this question, but if you take a little time to reflect, you may find that one or two main themes stick out.

To help further refine your goals, check out our [Supplemental Resource Pack for Episode 2 - Turmeric Won't Fix This One](#); it includes information and reflection exercises on this particular question, in much more detail.

Step 2: Figure out what type of provider will be a good fit.

Once you have your goals fleshed out, you can think more critically about what type of services you need, which will help you narrow down what mental health professional might be right for you. A chart detailing the types of providers and the types of services they provide is below.

Anyone with a master's, doctoral, or medical degree who practices therapy under supervision or with a license may call themselves as "psychotherapist" or "therapist." This does not indicate what level of education a professional has achieved or the type of therapy they practice. This is information you should aim to find on their website or profile.

Some people may find it helpful to seek out a "life coach" or "career coach." These are professionals who may help you scaffold and work towards personal or career-related goals, but do not specialize in mental health conditions. While some coaches have completed certifications, they are not subject to the educational, regulatory and licensure requirements of mental health providers.

PROVIDER TYPE	EDUCATION/ CERTIFICATION REQUIRED	BEST FOR...	PRESCRIBE MEDICINE?	PROVIDE THERAPY?
Psychiatrist	Medical doctor & mental health specialty (MD or DO)	Prescribing medication and treating serious conditions	Yes	Yes
Clinical Psychologist	Doctoral degree (PhD or PsyD)	Therapy and diagnostic testing for conditions	No	Yes
School Psychologist	Master's degree	Work in educational settings with students' wellbeing and mental health	No	Yes
Counseling Psychologist	Doctoral degree (PhD or PsyD)	Coping with challenges and stressors at individual, partner, or familial levels	No	Yes
Psychiatric Nurse Practitioner	Advanced nursing degree (PMHNP)	Prescribing medication and counseling approaches	Yes	Yes
Social Worker	Master's degree (LCSW, ACSW, or MSW)	Therapy and care management	No	Yes
Counselor	Master's degree (LMHC or LPC)	Handling stress, building coping mechanisms, moving forward (short-term focus)	No	Yes

Step 3: Using insurance or other resources to pay for treatment.

Figuring out if your insurance covers the provider you want to see can be challenging and time-consuming. Although the system can be difficult to navigate, we can approach this step-by-step.

First, identify your insurance (if you have it).

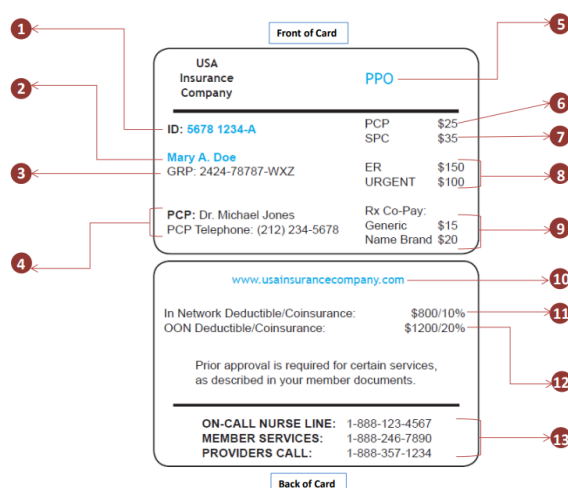
- Do you have your own insurance or are you on a parent or spouse's plan?
- Do you have a copy of the insurance card? If no, get a copy.
 - The group number identifies the specific benefits for your plan.
 - The member number is how your company identifies you.

Second, figure out if your preferred provider takes insurance.

- Some providers don't take insurance at all.
 - If your preferred provider doesn't take insurance, you have to pay out of pocket, or you can submit a **superbill** to your insurance company to see if they will cover at least some of the cost.
 - Check your benefits programs. You may be able to contribute some of your pre-tax money into a **Health Savings Account** or a **Flexible Spending Account**; in this case, at least the out-of-cost money will be tax free.
 - Check with your preferred provider to see if they offer low-cost options. Some therapists offer **sliding-scale fees** based on income or payment plans.
- If your provider does take insurance, move onto the next section.

Third, figure out if your preferred provider is covered by your insurance.

- Do you have a PPO or HMO plan?
 - An **HMO (Health Maintenance Organization)** plan has a specific network of providers you can see, often at a lower cost. Anyone else will be "out of network" and you'll likely have to pay out of pocket.
 - A **PPO (Preferred Provider Organization)** plan allows you to see any provider for a certain rate, but you often pay more for these plans. In other words, there is no "in-network" and "out-of-network" in a PPO plan.
- If you have a HMO plan, call the "member services number" on your insurance card or log onto your insurance company's website to see if your preferred providers are "in network."
- If you have a PPO plan, email your insurance company or log onto your insurance company's website to confirm that your preferred provider will be covered.
- Regardless of whether you have a HMO or PPO, call the "member services number" on your insurance card to determine your **deductible** (the amount you need to pay out of pocket annually before your plan will pay for visits) and your **copay** (the amount you pay for each visit).



1. Member ID Number
2. Member Name
3. Group Number
4. Primary Care Provider (PCP) Name and Phone Number
5. Plan Type
6. Co-Pay for Visits to Primary Care Provider
7. Co-Pay for Specialty Care
8. Co-Pays for Emergency and Urgent Care
9. Prescription Drug Plan Information
10. Health Plan Website Address
11. In-Network Deductible and Coinsurance
12. Out-of-Network (OON) Deductible and Coinsurance
13. Plan Contact Information

Image Credit: fairhealthconsumer.org

Step 4: Narrow down the group of providers and maximize your chances that you will find a good fit early on.

First, referrals, referrals referrals! Sometimes word of mouth is the easiest and best way to find a provider that might be a good fit for you. Ask friends and family that you trust if they know of someone that you could see. If that isn't an option, ask your primary care physician or other medical providers that you are seeing. They typically have names at their fingertips, and they are often covered by insurance.

Second, keep in mind what typically works for you and narrow from this angle. Many providers have websites or profiles that explain their approach and the types of therapies they are trained in. For example, if you are a more holistic person, you may want a provider that focuses on holistic care and wellness, in addition to therapies like CBT. If you are a more pragmatic person, you may want a provider that focuses solely on evidence-informed therapies. You are the expert in YOU. Use this to your advantage.

Third, think about what specifically you may need help with. Many providers specialize in certain areas, (e.g., depression, substance use disorder, anxiety, marital counseling) and list their specializations on their websites/profiles. If you are on a large website like Psychology Today, you can filter by specialty. This step doesn't require you to self-diagnose, rather, it relates to your goals for treatment.

Fourth, think about whether it is important for your provider to be culturally informed or share certain identities with you. If so, consider searching through directories aimed at those identities. You can find a list of provider directories on our website at <https://saaforchange.org/education/>

Oftentimes, whether someone is a "good fit" manifests in the question of whether having a provider with similar identities is beneficial to your journey and associated outcomes. The answer depends on what you're looking for.

Advantages:

- Validation in representation
- Understanding of cultural pressures (less need to explain)
- Shared language and traditions
- Comfort and safety

Considerations:

- Does not guarantee connection or fit

- May lead to assumptions or concerns of judgment
- May not even be an important factor in the provider matching process
- Preconceived ideas, especially surrounding identity, can get in the way of a connection

Fifth, put together a final list of providers, and start making introductory calls and schedule your first appointments. Remember, doing this alone is hard, consider recruiting a loved one to help with this process and make sure to reward yourself for getting this far. That was a lot of work!

No need to reinvent the wheel for these initial conversations. Feel free to take, modify, or share this template:

Phone call: “Hello [Name of provider], my name is [___] and I have been looking for a new mental health provider. Are you currently accepting new clients? [If yes] I had a few questions about your practice. [If asked, give a short explanation of your treatment goals]. First, I wanted to confirm that you accept [name insurance]. Second, could you tell me more about what types of therapies you specialize in [If asked for examples, CBT, psychodynamic, body focused]. Finally, do you offer sessions in person or virtually?”

- [If they sound like a good fit] “Thank you for your time, I would love to schedule a new client evaluation with you. I would be available [name times.]”
- [If they do not sound like a good fit] “Thank you so much, unfortunately, this doesn’t sound like a good fit for me right now. I appreciate you taking the time to speak with me.”

Voicemail: “Hello [Name of provider], my name is [___] and I was hoping to schedule a new client evaluation session. I had a few additional questions and would appreciate it if you could call me back at [phone number, remember to speak slowly!]. I am generally available [name times]. Thank you.”

Email or contact form: “Hello [Name of provider], my name is [___] and I was hoping to schedule a new client evaluation. I had a few questions that would be helpful to clarify as I seek out a new provider: (1) are you currently accepting new clients (2) do you accept [insurance]? (3) do you offer in person sessions or remote or both? I am generally available to speak [name times]. Additionally, I can be reached at [phone number]. Thank you.”

Step 5: Collaborate with your provider to make your treatment plan.

After you lay all your groundwork and have narrowed it down, you’re now heading into your first session(s). A few things to keep in mind during this initial period.

First, it may take a few attempts or sessions to establish a connection. If you don’t form a connection with your provider right away, it doesn’t mean treatment isn’t for you or the provider isn’t a good fit. You can still give it a few tries, or learn from the experience and pivot from there. It’s also okay to take breaks during this process if you need to.

- Intentions: Remind yourself why you are starting treatment and what you want to accomplish.
- Start Small: Start with small goals and develop the provider connection and therapy skills to work your way up.
- Mindfulness: Take personal notes about the conversation taking place, especially surrounding heavy topics.
- Open-mindedness: Stay open to what your provider might have to say to guide your treatment, as they may have a different therapy approach or referral in mind when you tell them your goals.

Second, the first few appointments will likely be laying the groundwork for treatment. You may not get into deep discussions right away. Here is what you might expect in your first few visits.

- **Surveys and Demographic Information:** This can help your provider establish a baseline for your symptoms and think about where to start.
- **Collaborative Treatment Goals:** It is helpful to have some idea of what changes you are hoping to make, and your provider will help you shape these goals.
- **Identification of Treatment Plan:** Your provider may tell you a little bit about their approach to treatment and what you can expect from them based on your needs.
- **Vulnerability:** They will ask you to be open and honest about your willingness to do homework, confront avoidance, tough memories, difficult conversations, or other growth edges, and help you identify barriers to achieving the treatment goals you seek.

Third, treatment is a two-way street, and you have the right to ask questions to make decisions about your own care. It’s totally appropriate to ask questions on a broad range of topics including the profession’s experience and specialties, personal therapy plan recommendations, typical sessions (format, duration, frequency), progress measurement, and virtual options.

Fourth, remember to check in with yourself after your first few sessions. Research has shown that a good bond between provider and patient contributes to better treatment outcomes (Messer & Wampold, 2002). If you’re still not clicking with your provider, you deserve to speak up and find a better fit.

Here are some things to look out for when you are considering “fit” after your first few sessions.

RED FLAGS	GREEN FLAGS
Holds Eurocentric perspectives in healing activities or outcomes	Has culturally competent perspectives and is willing to learn
Develops an independent therapy plan without input	Incorporates your feedback throughout the process while being open to questions
Creates an echo chamber of validation	Provides conversation with information and resources conducive to growth
Uses technical jargon without proper explanation	Breaks down difficult or complex topics for proper understanding
Overdiscloses unrelated personal stories and information	Brings relatability while maintaining the therapist-patient relationship

Step 6: Monitor your progress and keep at it.

Remember, treatment related to mental health is often a marathon and not a sprint. Do your best to stay consistent, and be patient. Sometimes it does take months to see progress. If you feel like “giving up” check out **Bonus Episodes “Go Do Yoga” and “Shoulding On Yourself and a Case of the F*ckits”** for some tips on reframing treatment so you can continue to progress on your journey.

Remember, you’re not alone. You’ve got this and we’ve got you.

Research on Therapy Engagement and Outcomes

- **Treatment Utilization:** Pairing individuals seeking mental health treatment with therapists who share the same ethnic background is linked to an increase in treatment utilization and lower rates of dropout (Ibaraki & Hall, 2014). However, there is little information available on this effect on therapy outcomes.
- **Therapy Engagement:** Improving therapy engagement lies in the work done both inside and outside of sessions. More specifically, for South Asian individuals, this lies in perceived access, experience, cultural framework, therapist characteristics, expectations, and the concept of “sticking with it” (Yasmin-Qureshi & Ledwith, 2021).
- **Therapy Connection:** Having a strong connection to your therapist has shown a clear positive association with the effectiveness of strategies and outcomes through the creation of an environment perfectly crafted for healing, growth, and improvement (Opland & Torrico, 2024).
- **South Asians and Therapy:** There is a longstanding culture of maintaining perfect images, not talking about difficult topics, and keeping things buried. These manifest into therapy stigma, lack of trust, and warped expectations surrounding therapy and mental health.
- **Need for More Information:** Further research needs to be done surrounding therapy engagement and outcomes, specifically with South Asian communities. Keep in mind, therapy was not inherently designed for us. Acknowledging this and determining whether culturally affirming treatment is beneficial is key to finding pathways that work for you.

Disclaimer

The information in this resource pack is for informational purposes only.

You should not rely on this resource pack or the Desi Doubts podcast episodes as a substitute for medical, mental health advice. Nor should you rely on this resource pack or the Desi Doubts podcast in choosing a course of treatment. Seek the advice of your physician or a medical health provider to address any questions or concerns regarding your health.

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