



## For a Healthy Mind and Body...



“Now that my psychologist has taught me strategies to improve my psychological health, my physical health has also improved.”

“My psychologist helped me to understand my problems so I could build resilience to things that stress me the most.”



“Seeing a psychologist helped me gain a mental edge to be my best with both work and family.”



**...Talk to a  
Psychologist**

# Life can take a toll on your mind and body.

Death, divorce, job loss, chronic illness – these situations can bring both tremendous stress and distress into your life.

But even daily stressors – the kind you think you can handle – can eventually overwhelm you, throwing your life out of balance and affecting both your psychological and your physical health.

## Your Job

Fewer people doing the same amount of work. Late hours, demanding bosses. Disharmony among co-workers.



*I thought I was handling the pressure at work, but when I blew a big client presentation because **I was too stressed to focus**, I realized I should have gotten help before everything spiraled out of control.*



## Your Family

Trying to make a marriage work. Making ends meet. Troubled teenagers. Caring for young children and aging parents. Challenges of dual careers.



*We were both so tired from work and taking care of the kids, we **never made time to talk**. Now we can't talk without arguing.*

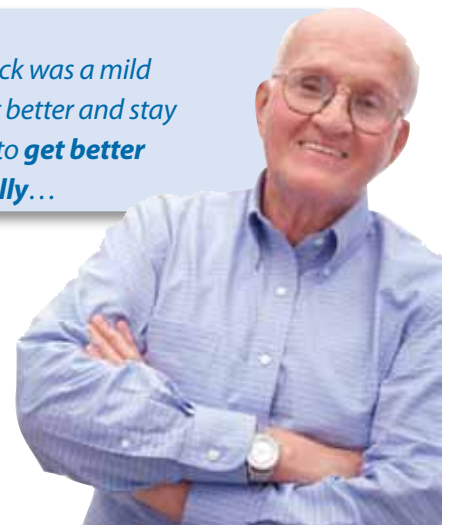


## Your Physical Health

Headaches. Getting sick from being stressed out. Recovering from a life-threatening illness. Learning how to live with a chronic disease.



*The heart attack was a mild one, but to get better and stay healthy, I had to **get better psychologically**...*



## Your mind and your body work together.

Psychological studies show that your mind and your body are strongly linked. As your mental health declines, your physical health can worsen. And if your physical health declines, you can feel mentally “down.” A positive outlook can help keep you healthy.

You can improve the quality of your everyday life by building resilience, which will help you adapt to stress and bounce back from life’s most difficult times. Resilience isn’t something you’re born with – it’s something you can learn over time. Resilient people have strong emotional well-being, healthy relationships and an optimistic outlook. Optimism and good relationships have been shown to improve health and longevity.

Pay attention to what your body is telling you about the state of your mind. If you’re getting tension headaches, for example, your body may be telling you that you need help dealing with whatever’s on your mind.

### A psychologist can help with everyday life.

A psychologist can help you meet the challenges and stress you face every day by working with you to create strategies that build resilience. Talking to a psychologist can help you deal with difficult thoughts and feelings that can affect your day-to-day functioning.

#### Psychological well-being and learning resilience go hand-in-hand and provide:

- ▶ The capacity to make **realistic plans** to deal with stressors in your life and carry them out
- ▶ A **positive view of yourself** and confidence in your strength and ability to confront life’s challenges
- ▶ Skills in **communication and problem solving**
- ▶ The capacity to **manage strong feelings**, negative thinking and unhealthy behaviors that may arise when you’re under stress
- ▶ Ways to **avoid illness brought on by stress and anxiety**

*“My psychologist helped me to understand and deal with my feelings and get my life back in balance.”*



## A psychologist can help when you can't do it on your own.

Sometimes you may face overwhelming feelings or serious illness. A psychologist can help.

Psychotherapy has been shown to be effective in treating depression, anxiety and other behavioral health issues. Heart patients have been shown to live longer when their treatment included psychotherapy.

When you reach a point in your life when you want professional help, you want to talk to someone with whom you feel comfortable and whom you can trust. A good friend can listen, but **a psychologist has the skills and professional training to help you** learn to manage your stress and emotions when you're feeling overwhelmed.

- Psychologists have doctoral degrees and are licensed by the state in which they practice.
- Psychologists receive one of the highest levels of education of all health care professionals – in fact, psychologists spend an average of seven years in education and training after they receive their undergraduate degree.
- Psychologists are experts in human experience and behavior.
- Psychologists are trained to help people cope more effectively with life problems, using techniques based on best available research and their clinical skills and experience, and taking into account the person's unique values, goals and circumstances.

A psychologist can help you identify your problems and figure out ways to best cope

with them; change unhealthy behaviors and habits; and find constructive ways to deal with a situation that is beyond your control. In other words, a psychologist can improve both your physical and mental well-being.

### It's time to talk to a psychologist when...

- ... you want to prevent life's stressors from **threatening your physical or emotional health**.
- ... you want to **build your confidence and resilience** to meet challenges head-on.
- ... you want to **gain a mental edge** to be your best at your job and with your family.
- ... you or someone in your family has been diagnosed with a **chronic illness**.
- ... you're **overwhelmed** and can't handle the problem yourself.



*My psychologist did more than just listen sympathetically; she helped me **change my situation**. Not only did my psychological health improve, but so did my physical health.*



# Answers for your questions to get you started



## How can I find a psychologist?

The American Psychological Association can assist you. Visit [PsychologistLocator.org](http://PsychologistLocator.org). Or call 1-800-964-2000 to be connected to the state or local psychologist referral service in your area.

## What about confidentiality?

Your privacy is important to you and will be important to your psychologist. All members of the American Psychological Association adhere to a Code of Ethics that requires reasonable efforts to maintain patient confidentiality. The Privacy Rule under the Health Insurance Portability and Accountability Act (HIPAA) increases your privacy rights and protections – for example by giving your psychologist the option to protect psychotherapy notes from insurance company access. Many state laws provide additional protections.

## Is psychotherapy covered in my health insurance plan?

Many health insurance plans provide coverage for psychological services. In addition, government-sponsored health coverage programs such as Medicare and TRICARE, the health care program for United States military, provide varying levels of coverage. In 2008, Congress passed the Mental Health Parity and Addiction Equity Act, which requires private health insurance plans that have a mental health benefit to provide equal or comparable coverage for mental and physical health services.

For example, if the insurance plan does not limit annual office visits to your physician, it is not permitted to limit annual office visits to a psychologist. And your out-of-pocket expenses for mental health care, such as

co-payments, cannot be greater than those expenses for most physical care.

The parity law applies to all group health insurance plans for more than 50 employees that provide mental health or substance use disorder benefits as part of the plan. It does not apply to Medicare, and state and local government employee plans may opt out of the federal parity law, though few do. Many states have laws that apply parity to plans with fewer than 50 employees. Beginning in 2014, all states will require parity for many small group health plans, as required by the Affordable Care Act.

## How can I find out about my coverage?

Check with your health insurance plan representative about coverage of psychological services. Find out if there is a group of providers, a “network,” within your insurance plan that you must choose from or if you can choose any psychologist with whom you feel comfortable. If you are allowed to choose psychologists outside of the network, find out if there will be differences in coverage.

## What if my insurance coverage is inadequate?

Most medium- and large-size employers provide Employee Assistance Programs (EAPs) that offer short-term counseling at no cost to employees. EAPs also make referrals and may be able to suggest a psychologist who can see you at a fee you can afford. Some states have community mental health centers and teaching hospitals where services are provided on a sliding scale or covered by various government funding sources. There may also be a state or county psychological association that maintains a list of psychologists who see patients for a reduced fee.

# How do I choose a psychologist who's right for me?

Once you have the name or names of several psychologists, contact each by phone. Here are several initial questions to ask before deciding which psychologist to see:

- ▶ Are you licensed to provide services in my state?
- ▶ What areas do you specialize in (for example, depression, anxiety, stress management, coping with a chronic illness, relationship issues, etc.)?
- ▶ What are your billing and payment policies? For example, do you expect payment in full at the time of service?
- ▶ Do you accept my insurance?
- ▶ Will you directly bill my insurance company?

You can check the licensing status of any psychologist in your state through the state psychology licensing board. To find your state licensing board, visit the website of the Association of State and Provincial Psychology Boards.

Your treatment will involve you and your psychologist working together as a team. So it's important to feel comfortable with the psychologist you choose and work to develop a good rapport.

## Resources

Find a Psychologist  
[PsychologistLocator.org](http://PsychologistLocator.org)

Learn more about psychotherapy  
[apa.org/helpcenter](http://apa.org/helpcenter)

Call us for state and local referrals  
**1-800-964-2000**

Check the licensing status of a psychologist  
[asppb.net](http://asppb.net)



American Psychological Association

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