



## Are you feeling?

- Long-lasting sadness or irritability
- Extremely high and low moods
- Excessive fear, worry, or [anxiety](#)
- Social withdrawal
- Dramatic changes in eating or sleeping habits
- Strong feelings of anger
- Missing classes or activities due to gaming
- Increasing inability to cope with daily problems and activities
- Thoughts of [suicide](#)
- Many unexplained physical problems
- Abuse of drugs and/or alcohol
- Confused thinking
- Delusions (seeing or hearing things that are not there)

### Consider

- 1 in 4 Americans will experience a diagnosable mental disorder in any given year.
- Mental disorders are a health problem that significantly affects how a person feels, thinks, behaves, and interacts with other people. It is diagnosed according to standardized criteria. Mental health problems are of different types and degrees of severity. Some of the major types are depression, anxiety, bipolar mood disorder, personality disorders, addiction and eating disorders.
- 50% of mental health problems appear by age 14.
- 75% of all mental health problems occur by age 24.
- 2/3 of people with a known mental disorder do not seek help from a professional. Most mental health complaints can be effectively treated. Recognizing the early signs and symptoms of mental difficulties and accessing effective treatment early is important. The earlier treatment starts, the better the outcome.

### Where can I find help?

If you think you need mental health treatment and aren't getting it due to cost or not knowing where to go, consider reaching out to one of these resources. There are many options or combination of options that may be right for you. Getting the care you need today can help you have a successful tomorrow.

### Option #1 Your ASLC

Have you spoken to your Academic and Student Life Coordinator? Even though these advocates do not do mental health therapy, they do care about you and have perhaps seen changes in your behavior. If you are unsure rather you need additional support please talk to your advocate. They are here to help you!

## **#2 Take the Self Evaluator Screen Tool @ <http://www.ulifeline.org/Neumont>**

The **Self Evaluator** is a screening tool designed to assist students find out whether they, or a friend, are at risk for depression, suicide, and several other disorders, including alcohol, drug and gaming dependence, eating disorders, generalized anxiety disorder, and obsessive-compulsive disorder.

**Or** The University of Phoenix will do a face to face assessment that covers multiple assessments. After screening they will place you with the appropriate counselor or give you references for you to get the help you need. (All free of cost)

## **#3. Do you have health insurance?**

When it comes to our well-being, mental health is just as important as physical health. Most individual and small group health insurance plans, including plans sold on the Marketplace or plans your parents have through work. These plans are required to cover mental health and addiction services. Medicaid Benefit Plans also must cover mental health and addition services. These plans do require paperwork but most students on Pell Grants or student loans should qualify.

A law passed in 2008, the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act (also known as the mental health parity law or federal parity law) requires coverage of services for mental health, behavioral health and addiction disorders and must be comparable to physical health coverage. The federal parity law requires insurance companies to treat mental and behavioral health and addition disorder coverage equal to (or better than) medical/surgical coverage.

### **How do I know if my health insurance plan provides mental health coverage?**

Check your description of plan benefits — it should include information on behavioral health services or coverage for mental health and addiction disorders. If you still aren't sure contact your insurance company directly. The customer service number is usually on the back of your insurance card.

### **Here are some important points to consider:**

- Check to see whether your coverage uses provider networks. Typically, patients are required to pay more out-of-pocket costs when visiting an out-of-network provider. Call your insurance company or visit the company's website for a list of in-network providers.
  - Ask about copayments. A copay is a charge that your insurance company requires you to pay out of pocket for a specific service.
  - Ask about your deductible. A deductible is the amount that you must pay out of pocket before your health insurance makes any payments. Depending on your deductible, for instance, you may have to pay \$500, or even \$5,000, out of pocket before your insurance company will begin making payments on claims.
  - Talk to your provider. When you call to schedule an appointment with a mental health provider, ask if he or she accepts your insurance. Also ask whether he or she will bill your insurance

company directly and you just provide a copayment, or if you must pay in full and then submit the claim to your insurance company for reimbursement. If your provider does not accept insurance, ask about his or her payment policy.

### **What if I don't have Health (Mental) Insurance?**

If you don't have health insurance or your plan doesn't offer mental health coverage, here are some resources that may be able to help.

#### **#4. Free or sliding scale clinics that offer mental health treatment**

Free or sliding scale clinics have variable costs for services based on your ability to pay. Such fees are thereby reduced for those who have lower incomes. For those without income the sliding scale descends to free. Below are the free and sliding scale clinics that are easily accessible with your UTA card.

- Polizzi-515 East 4500 South, SLC, 801-590-9557- free or low cost
- Valley Behavioral Health-1020 South Main Street, SLC,888-949-4864-For those without health insurance-Sliding Scale
- **Fourth Street Clinic**-409 West 400 South, SLC, 801-364-0058-free or low cost
- **IHC**-324 10th AVE STE 200, SLC, 801-408-2888-sliding scale of fees based on income
- **Maliheh Free Clinic**-415 East 3900 South, SLC, 801-266-3700- free or low cost
- **Midtown CHC**-2253 South State St, SLC, 801-486-0911- sliding scale of fees based on income
- Central City Community Health Center-324 tenth Ave St. 249, SLC, 801-539-8617- sliding scale of fees based on income.
- Community Health Centers-1078 South 300 East #4 SLC, 801-964-6214-sliding scale of fees based on income  
Stephen Ratcliffe Community Hlth Ct -1365 West 1000 North SLC, 801-328-575-sliding scale of fees based on income
- **Hope Clinic**-65 East 6850 South, Midvale, 801-568-6700-**free or low cost**
- **72nd Street Clinic (CHC)**-220 West 7200 South, Su. A, Midvale 801-566-5494-**free or low cost**
- **Behavioral Health Services**-2001 South State Street S2-300, SLC, 385 468-4707
- **People's Health Clinic**-650 Round Valley Dr.- Park City, 435-333-1850-**free or low cost**
- **The University of Phoenix**- 5373 S. Green St. Murray, 801-970-2148 or 801.506.4142  
**Hours:** Monday - Thursday, hours vary  
Call for appointment, walk-ins not accepted. <https://www.phoenix.edu/students/counseling-skills-centers.html> but may take up to 2 weeks to get in.

#### **#5 Online**

Online counseling, the digital-age version of counseling services is a more affordable, convenient and private method of receiving therapy. Several years ago, a few pioneers saw a large opportunity in the mental health industry. They noticed that millions of people were living without access to professional help. They also understood that more and more physical services were being replaced with digital alternatives that can save time for customers. So, these innovators decided to create online therapy platforms, which essentially connect certified psychologists and people suffering from mental health issues.

Some of these are described below.

ULifeLine\* is an anonymous, confidential, Internet-based resource created by the Jed Foundation where college students can search for information regarding mental health, suicide prevention, and emotional well-being. This is the same website where the Self Evaluator was located <http://www.ulifeline.org/Neumont>. In addition, you can ask questions, find answers, and seek help for yourself or for someone else. [ULifeline](#) is designed specifically for college students. It's free, confidential and anonymous, and easily accessible 24/7. This site also has a section on:

- **The FACTS**  
This mental health reference library provides quality, user-friendly information that has been reviewed and approved by leading medical experts.
- **Wellness**  
In the Wellness section, students can learn more about cultivating a healthy lifestyle – with tips on improving sleep, exercise and diet; managing stress, and so much more.
- **Help a Friend**  
The Help a Friend section describes the warning signs for depression and suicide, includes information regarding how to help a friend, and lists resources for additional assistance.
- **Get Help Now**  
When you or someone you know is having suicidal thoughts, the Get Help Now section lists suicide prevention and intervention telephone and chat resources that provides assistance to individuals in suicidal crisis by connecting them to the nearest available suicide prevention and mental health service provider.

**iPrevail** is free therapy online that follows a peer-to-peer model. Log on to chat with a trained “peer specialist” for support, or fill out a [health questionnaire](#) to get more tailored advice. Their peer-to-peer model is completely free. One thing that sets this system apart from other free online therapy is the evidence. iPrevail conducted a clinical trial of their method and found that it removed barriers to care and provided therapy that was comparable in success rates to face-to-face therapy.

**Huddle** is a free iOS app that uses video sharing to connect with other people around the world in shared safe spaces. While it's not direct therapy, many find that they can find their support system through this app, with dedicated groups for depression, anxiety, LGBTQ, physical disability, and addiction.

**Reachout** is an iOS and Android enabled app that's specifically designed for chronic illness patients. This free therapy option helps users spread empathy and compassion to their support networks, often those are dealing with similar conditions. This cloud-sourced support app can't take the place of traditional therapy, but it can create a lifeline to get support from other people like you.

**PsychCentral Forums** is one of the leading websites for connecting patients with therapists around the world. Further, they act as a hub for information about all things mental health. This website also offers access to a great free therapy forum. Each of their forums are centered around a specific topic, such as addiction or anxiety, and are available 24/7/365. This can be a great option if you suffer from insomnia and need to reach out to someone in the middle of the night, or can't leave the house.

**Breakthrough** is not so much an online therapy platform as it is a way to connect therapists to clients. Clients register with Breakthrough and select their concern. Breakthrough has therapists specializing in everything from post-traumatic stress disorder to anxiety and men's issues. They offer a free consultation so you can find the right therapist for you.

For students looking for mental health services in typically underserved areas, Breakthrough is a great option. This site allows clients to identify therapists who take insurance and those who operate on a pay-as-you-go or sliding scale. Clients and therapists can use the phone or texting and email to conduct therapy at the convenience of both.

**Lantern** is an online therapy tool with a foundation in cognitive behavior therapy (CBT). CBT looks at how your thoughts and feelings influence your behaviors. This method of therapy can be extremely helpful in a variety of situations, including reaching goals and coping with physical or emotional pain, depression, or anxiety.

The way Lantern works is simple. Users answer questions to be matched with a coach who will then create a customized plan of therapeutic action. There is a fee (\$49 a month), but this fee includes daily exercises and the support of a coach to help you work through whatever the problem is and reach your therapy goals. You also answer a series of personal questions to help you find the therapist most matched to your temperament and preferred style. Coaches at Lantern must have completed a degree in a therapeutic field and be certified in CBT. Many coaches are working as therapists in real life also. For individual people and couples alike, this service can provide the 24/7 access and support you need.

**Talkspace** is on the higher end of price options, but it does provide great value for people who need consistent, at-home therapy. The service is easy to use:

- Get an assessment with a professional therapist
- Choose between payment plans, which start at \$49/week
- Pick the best online therapist for you
- Work with your therapist through their chat service, text messages, or video chats

This service can provide the 24/7 access and support you need. Talkspace is also donating three months of free therapy to any domestic or sexual violence victims in their app.

**7 Cups** is online therapy with many different options to choose from. Their therapy app is comprised of over 160,000 trained listeners and licensed therapists, who provide support across 189 countries in 140 languages. These listeners have profile reviews, as well as a list of areas they focus in (such as panic attacks or chronic pain). Downloading the app and talking to their listeners is completely free.

However, they also offer upgraded paid options. With a monthly subscription fee as low as \$12.99 a month, subscribers can connect in private with a trained listener or an online counselor. 7 Cups notes that they have helped millions of people with a mix of online chats and message-based therapy.

Users can select a listener based on their life experience or specialty and then connect in a private chat room. 7 Cups also offers text-based therapy or therapy via email. Trained online therapists and counselors are also available around the clock. This flexibility and privacy is what brings many users to 7 Cups in the first place.

**Blah Therapy** is free therapy online with two options: free talking to a stranger, or a paid option to talk with a trained therapist. Why choose one over the other?

For people who need to vent and get a sympathetic ear while maintaining anonymity, Blah is a great way to go. Clients can go online at any time and either vent in general or sign up for a chat, all for free. Wait times may vary for the chat, but there is nearly always someone available.

If affordable, trained therapy is what you need, Blah Therapy's reasonable fee may be the way to go. Their therapy side is managed by [better help](#). It may be less than many insurance co-pays for therapy and available as often as you need it, this option is also protected by confidentiality laws regarding therapy and can help you get specific help and advice.

### **Call your local resources, like "211"**

When looking for free online counseling, it seems like it wouldn't make sense to go local, but that's often a great starting point to find a therapist who offers discounted or free options. Most municipal areas have a [211 service line](#) that connects you with mental health resources in your area.

### **Tips for cheap or free therapy**

If you are looking for options either online or in person, there are a few things to keep in mind.

- **Talk to your doctor:** If you have a regular healthcare provider, ask her for referrals within your insurance network. Many take sliding payment scales or offer pro bono work. She may also know of community-based resources, like religious centers, groups, or [more affordable graduate school programs](#).
- **Stay safe online:** If you are not talking on a private site with a registered therapist, protect your private information. Don't offer your physical address or offer other details that may compromise your safety. Although the majority of people online are safe, there are some who would take advantage of vulnerable people. Practice [proper online safety](#) to protect yourself.
- **Think about credentials:** With some of the above forums and discussion groups, participants are not registered or trained therapists. While having a supportive place to reach out is a great thing, keep in mind that some discussion groups may function better as support groups rather than therapy.
- **Lean on your spiritual community and leaders:** If you're involved with an organized religious group, you could find the help you need within that community. Does your organization host free support groups or retreats where you can connect with others in your situation? Maybe your preacher or other leaders in the community offer free individual or couples counseling. If you're worried about opening up about your struggles within a small community, remember: Everyone coming to group therapy is looking for help, just like you are.
- **Know the difference between online chat rooms and free online counseling:** As [Better Help](#) explains, with chat rooms, "There is no group leader or therapist overseeing the chat rooms. They are a free for all type of setting where anyone can pretty much say and do whatever they want. That is a pro and con right there." That doesn't mean you should necessarily avoid these, but know exactly what to expect from them.

### **24/7 hotlines, national, state and local resources**

Other websites or organizations that may be able to connect you with free therapy resources in your area include:

1. [Mental Health America](#), an organization that hosts resources on finding a therapist, running self-assessments, and more
2. [Crisis Text Line](#), a text message therapy system with 24/7 crisis support (text 741741 with the words "Start" or "Help")
3. The [Trevor Project](#) for LGBTQ+ youth (their crisis line is 1-866-488-7386, and available 24/7)

4. I'm Alive, an online counseling program with chat capabilities (to talk to someone at any time, [go here](#))
5. [MentalHealth.gov](#), the division of the U.S. Department of Health & Human Services with resources to many support networks and their own 24/7 hotline
6. [The National Suicide Prevention Hotline](#) (1-800-273-8255)
7. [The Veterans Crisis Line](#) (1-800-273-8255, press 1)
8. [Trans Lifeline](#) at 877-565-8860
9. [The National Sexual Assault Hotline](#) at 1-800-656-4673
10. [The National Domestic Violence Hotline](#) at 1-800-799-7223
11. [Youth Talkline](#) at 1-800-246-PRIDE (800-246-7743)
12. [The GLBT National Help Center](#) at 1-888-THE-GLNH (888-843-4564)
13. [Crisis Call Center](#) at 1-800-273-8255
14. [The Samaritan's Crisis Hotline](#) at 1-212-673-3000
15. [The National Crime Victim Helpline](#) at 1-800-394-2255
16. Utah Child Abuse/Neglect at 1-855-323-DCFS(3237)
17. National Suicide Prevention Lifeline at 1-800-273-TALK(8255)
18. Sexual Violence Crisis Line of Utah at 1-888-421-1100
19. Utah Domestic Violence at 1-800-897-LINK(5465)
20. 24 Hour Crisis Line at 801-587-3000. Assists students who may be experiencing a crisis to access support and services as quickly as possible. Serves all of Salt Lake County 24 hours a day 365 day a year.
21. MCOT (Mobile Crisis Outreach Team): 801-587-3000. Teams assist and support individuals dealing with a mental health crisis by going to the individual wherever they are in Salt Lake County. Accessed through the Crisis Line.
22. WarmLine: (801) 587-1055. Phone line open 365 days a year from 9:00 AM to 10:00 PM. Provides a friendly and understanding person for those who need someone to talk to and enables individuals with a mental health challenge to talk to a peer about issues they are facing.

Unless noted, you can call these hotlines at any time of the day or week, and get help. In crisis situations, always call a crisis line and they'll provide the immediate help you need. But, they're also available in non-crisis situations and are always ready to help you find the resources and assistance you need. They're a lifeline and always available if you need them.

Graphic organizer/flow chart placed here showing students next steps....

Together with open conversations and greater understanding, we can ensure that attitudes for mental health change and students receive the support they deserve.

~ Kate Middleton