

The Value and Benefits of Therapy  
By  
Mark P. Hansen, Ph.D.

When people decide they have a need for psychotherapy or counseling they are most likely seeking relief from their distress and suffering. This can come in many forms ranging from relatively minor life adjustment difficulties to very serious, long standing mental health problems. These problems of living can appear as; marital conflicts, parenting and child behavior issues, conflict with extended family, poor work and academic performance, social anxiety, low self esteem, depression, and alcohol/drug abuse. More serious difficulties of living include chronic mental health problems such as life long low grade depression (Dysthymic Disorder), social phobia, and Bi-Polar disorder. The good news is that 50 years of research shows that therapy does help people alleviate suffering, improve overall physical health, and improve their family, social, and occupational functioning. While therapy involves a significant investment of time and money, research is demonstrating that those who use therapy often gain so much personal financial benefit that therapy becomes an intelligent use of their time and money.

There are primarily three areas of life where therapy often translates to financial gains for clients; job performance, future medical costs, and relationships. Let me explain.

#### Therapy and Job Performance

Employers are becoming increasingly aware that mental health problems result in increased disability claims and use of sick days, as well as decreased quality of work and employee productivity. The financial benefits of therapy are so significant that many companies have hired employee assistance programs to provide short term counseling and identify employees who can benefit from long-term therapy. Therapeutic intervention not only saves companies money but often results in more life time income for the employee through work performance and relationship skill improvements. How you may ask. Well, say you work in sales, for example, and you receive therapy to address personal and work performance problems. During and following the therapy you have fewer missed days of work, make more calls, and develop better relationships with customers, colleagues, and the staff that provide support for your job. This improved and consistent performance can result in more sales, larger commissions and may lead to a promotion. Employees who struggle with untreated mental and physical health problems are often less fortunate. Another example of how therapy can lead to financial benefit is developing the confidence and self esteem to ask for an over due raise or become ready to change to a better job. One can apply these examples to any type of work. Even executives and athletes use a form of psychotherapy (coaching) to improve their effectiveness and performance.

## Therapy and Future Medical Costs

Research studies examining the impact the mind and behavior have on health and illness have shown that therapy can reduce future medical costs. Many long term health problems and costs are associated with stress or untreated mental health conditions. When medical costs are measured years after proper mental health treatment the reduced overall cost of physician visits, emergency room visits, and hospitalizations can be so substantial that the savings more than pays for the cost of therapy. It is apparent that medical cost savings benefit the paying health insurance company, yet this cost savings can also benefit the consumer. How is that? If you are less stressed and, as a result, sick less often you will most likely use the medical system less often. Consequently, you will save on the out of pocket expenses such as co-pays and deductibles. This savings is even more significant today as health insurance plans are shifting more expense to the consumer. Furthermore, if you are less stressed and ill less often you will probably miss fewer days of work and perform better which often results in more life time income. The idea, of course, is to keep more money in your pocket with less medical cost over your life time and optimize your income earning potential.

## Therapy and Relationships

Problems with marriages, partners, parenting, and families can be very expensive. The cost for divorce, child adjustment problems, or other relationship conflicts can be enormous. Research has shown that psychotherapies appear to be equally beneficial and effective with adults, children, and families. Therapy for couples, families, and children can help in preventing relationship conflict costs. In the case of family conflict and/or divorce all members are financially hurt and sometimes for a life time. Costs from divorce include legal fees that often run into the ten's of thousands of dollars without the protection of insurance. The stress of a divorce can result in, more illness and medical costs, diminished work performance, and more missed days of work. Additionally, a family that operates two households can be more expensive than living in one home or the split family's standard of living falls for the both parents and the children.

## The Cost Benefit Ratio of Therapy

Therapy costs are usually up front and personal improvements may result in financial benefits for years well into the future. When estimating the financial benefit of your therapy consider if therapy is helping you perform better at work or helping you earn more money by promotions or a job change. Ask yourself if you are making changes to decrease your stress that may reduce your future health care costs. Evaluate if the relationship and family problems you are talking about are likely to help you prevent costly problems in the future. If you have a need for therapy and have a good working relationship with your therapist, you are likely to find the potential financial benefits justifying the investment in psychotherapy even when insurance does not pay for the treatment. And last but far from least, consider the intangible improvements in your quality of life that can not be measured with dollars and cents.

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Mark P. Hansen, Ph.D. is a Licensed Psychologist and has a therapy practice at River City Clinic in St. Paul, MN. Dr. Hansen is also the Chief Executive Officer and Clinical Director at River City Clinic.

### Resources

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