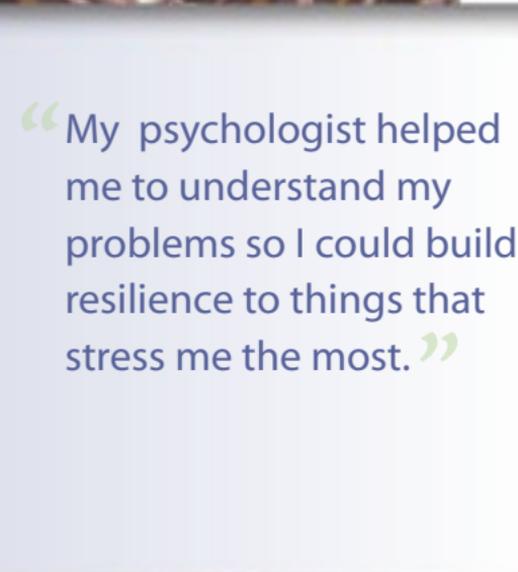




For a Healthy Mind and Body...



“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.

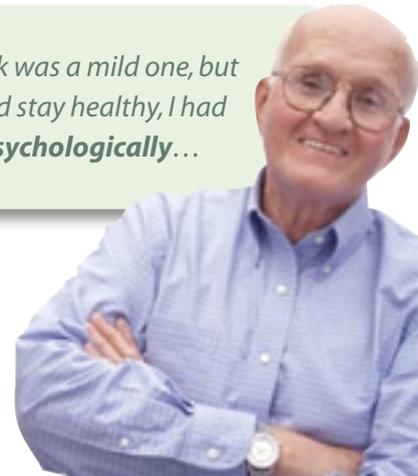
*We were both so tired from work and taking care of the kids, we **never made time to talk**. Now we can't talk without arguing.*



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 wear down, and if your physical health declines, it can make you feel mentally “down.” A positive outlook can help keep you healthy.

You can improve the quality of your everyday life by building the skills of **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 are people with strong emotional well-being who have healthy relationships with people and an optimistic outlook. Optimism and good relationships both have been shown to improve health and longevity.

You can also 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.



*“My psychologist helped me to understand and deal with my feelings and to **build resilience** to the everyday things in life that stress me the most. Life is slowly getting back in balance.”*

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 emotions that can make you sick.

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 and impulses associated with stress**
- ▶ Ways to **avoid illness brought on by stress, anxiety** and other mental stressors.

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.

Psychology has been shown to successfully treat depression, anxiety and other emotional health issues. And 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 you trust and feel comfortable with. A good friend can listen, but **a psychologist has the skills and professional training to help you learn to manage when you're overwhelmed.**

- Psychologists have doctoral degrees and are licensed by the state in which they practice.
- They 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 study 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 to identify your problems and then figure out ways to best cope

with them; to change contributing behaviors or habits; or to 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 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. By calling 1-800-964-2000, you can be connected directly to the state or local referral service for psychologists in your area, or you can visit APA's online help center, www.apahelpcenter.org.

What about confidentiality?

Your privacy is important to you and will be important to your psychologist. All members of the American Psychological Association subscribe to a Code of Ethics that requires strict efforts to maintain patient confidentiality.

Today, state law typically requires patients to be asked to approve the release of mental health information in order to obtain insurance reimbursement or coverage for their treatment. Your psychologist will only release that information if you sign a release form indicating that you give your approval. The enactment of the Health Insurance Portability and Accountability Act (HIPAA) was also intended to provide patients with increased protection of this information.

Is therapy included in my insurance health plan coverage?

Many insurance plans provide some level of coverage for psychological services. In addition, government-sponsored health coverage programs (Medicare, Medicaid, CHAMPUS, etc.) provide varying levels of coverage.

If you do not have coverage and will be paying for your treatment out of pocket, you can talk with your psychologist about sliding-scale fees, or working

out a payment plan. Community mental health centers are also an alternative.

Millions of Americans who have received help from psychological treatment would say that it is one of the best investments they've made in terms of improving their lives.

How can I find out about my coverage?

Call your insurance health plan representative to find out exactly what is covered – outpatient therapy, more intensive treatment, etc. – and what level of coverage you have.

Ask if the full cost of treatment is covered, or only a part. Inquire if there are limits such as co-payments, limits on the number of visits, annual or lifetime maximums. If the plan covers only “medically necessary” treatment, find out how that decision is made.

Ask what you can do if your coverage is denied or cut short.

Find out if there is a group of providers, a “network,” that you must choose from or if you can choose any psychologist with whom you feel comfortable.

What if my insurance coverage is inadequate?

Your employer's benefits or human resource manager may be able to suggest a doctor who will see employees at a fee you can afford. Some communities have clinics or teaching hospitals where services are provided on a sliding scale. There may be a local psychological association that maintains a list of private practitioners who see patients for a reduced fee. Your family doctor also may be able to help.

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

Once you have the name or names of several psychologists, there are several questions you'll want to ask, including:

- ▶ Are you licensed by the state?
- ▶ How long have you been practicing?
- ▶ What areas do you specialize in (i.e., family therapy, marriage counseling, etc.)?
- ▶ What kind of treatment do you usually use, and why do you feel this would be effective for my situation? How long would you expect my treatment to last?
- ▶ What are your fees? Will you accept my insurance or HMO coverage? Will you directly bill my insurance company? Do you have a sliding fee scale, or will you set up a payment plan?

Once you've established the basics, it's important that you feel comfortable with the psychologist you choose, and that over time, you're able to develop a rapport with the psychologist since your treatment will involve working together as a team.

For more information

Contact the American Psychological Association at our toll-free number:

1-800-964-2000

or visit our online Consumer Help Center at:

<http://www.apahelpcenter.org>





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