



A first timer's guide to therapy

4 ways therapy can help anyone

Tips to find the right mental health pro for you

How to make the most of every session





Why we could all use a therapist

In both good times and bad, seeing a therapist can lead to a happier, healthier life

Many of us think of therapy as something you do if you're feeling down or on edge. Or if you're mourning a loss. And therapy is a powerful tool for treating depression, anxiety and grief. But there are many other ways that it can boost your well-being.

"Even people who are feeling fairly upbeat may still have aspects of

their lives that they think could be going better, where engaging with a therapist might be useful," says Art Markman, PhD. He's a professor of psychology at the University of Texas at Austin.

Here are some unexpected ways therapy can help you live a happier, healthier and more balanced life.

GET CONNECTED

If you're an Aetna® D-SNP member, you can reach out to your care team for support. They can help connect you with a mental health professional. Learn more at [AetnaMedicare.com/YourDSNP](https://www.aetna.com/YourDSNP).

1

It can ease physical pain

Pain can be caused by a number of things, including injury, illness, aging — even stress. In fact, long-term stress has been linked with physical symptoms like headaches* and gut issues.* Pain medications can help. But they don't address the emotions or habits that play a role in the discomfort. That's where therapy can help.

Speaking with a professional can give you strategies to feel less overwhelmed and to cope better with chronic pain. One type of therapy is called cognitive-behavioral therapy (CBT). CBT uses techniques like muscle relaxation and guided imagery. They help change how you think about pain so you feel it less.

4

It can help you reach your goals

We all have dreams and goals — eating healthier, getting in shape, finding a new job. If you're feeling stuck, a therapist can give you the strategies you need to break old patterns and habits that are holding you back. They can help you create a doable plan for going after your goals. And they can share tips for staying motivated. That's something we all need at different times in life.

2

It can improve your relationships

We have all sorts of relationships — with our partners, children, parents and coworkers. Misunderstandings and rough patches are a normal part of all of them. A therapist can help you find ways to understand the situation and communicate better so you can fix issues faster. Therapy can help you connect more fully with the people in your life, says Markman.

3

It can help you manage medical issues

It might not surprise you to learn that depression and anxiety are common in people with chronic conditions like diabetes, heart disease and chronic obstructive pulmonary disease (COPD). But did you know that poor mental health can affect how well you manage your illness and, in turn, harm your physical health?

For instance, people with chronic illness are often less likely to stick to their treatment schedule. And they can be more likely to have a rehospitalization or worsening of their disease.*

Talking to a therapist can teach you skills for taking control of your health. A therapist can teach you how to:

- ✔ Stay on track with treatment
- ✔ Stay away from unhealthy coping habits like smoking or alcohol
- ✔ Eat healthy on a budget
- ✔ Exercise more
- ✔ Ask for help
- ✔ Say no to needless obligations

* FOR STRESS AND HEADACHES SOURCE: Hassan M and Asaad T. [Tension-type headache, its relation to stress, and how to relieve it by cryotherapy among academic students](#). Middle East Current Psychiatry. May 22, 2020. Accessed August 5, 2024.

* FOR STRESS AND GUT ISSUES SOURCE: Yari beygi H, Panahi Y, Sahraei H, et al. [The impact of stress on body function: a review](#). EXLI Journal. July 21, 2017. Accessed August 5, 2024.

* FOR CHRONIC ILLNESS WORSENING SOURCE: Li H, Ge S, Greene B, et al. [Depression in the context of chronic diseases in the United States and China](#). International Journal of Nursing Sciences. January 10, 2019. Accessed August 5, 2024.



How to find a therapist

STEP 1

Do your homework

Once you've decided to see a therapist, knowing where to look for one — and which qualities are important — is the next step. Here's how to get started.



Aetna members can call their care team

Aetna D-SNP members have a dedicated care team. They can share a list of in-network providers in your area. Because they know you and your medical history, they can make recommendations. And they can help make an appointment for you.

Search online directories

The American Psychological Association and Psychology Today both have a national database of mental health professionals. Enter your ZIP code for a list of local practitioners. Then sort by categories like treatment methods, language spoken or insurance accepted to find someone who understands the issues that are important to you.

Ask people you trust

Your primary care provider (PCP) may be able to refer you to a therapist. Or ask your family members or friends whom they see. “You may be surprised at the number of friends you have who have been in therapy,” says Art Markman, PhD and professor of psychology at the University of Texas at Austin.

STEP 2

Decode their credentials

The letters after a therapist's name tell you what kind of training they have. Here are five of the most common types of therapists you might find, and what those letters mean.

Psychiatrist (MD)

This is a trained medical doctor who can prescribe medication. Psychiatrists often diagnose mental health issues and prescribe medication or other treatments. Some provide psychotherapy, or talk therapy. Or they might refer you to another therapist after a diagnosis. You might need a psychiatrist if you have a complex condition that requires medication, such as severe depression.

Psychologist (PhD or PsyD)

Psychologists have a doctorate degree. But they are not medical doctors and can't prescribe medications in most states. They usually have a partnership with a psychiatrist if medications are needed. Psychologists can have different areas of specialty, such as health or social psychology.

Licensed Professional Counselor (LPC)

An LPC has a master's degree in counseling or psychology. They're trained and then licensed by their state to offer mental health counseling and talk therapy for mental and addiction disorders, emotional issues and more.

Licensed Clinical Social Worker (LCSW)

This is a therapist with a master's degree, usually in social work. They can provide counseling for mental and emotional health issues. They can also help connect you with community resources and support for finding safe housing, career skills and more.

Licensed Marriage and Family Therapist (LMFT)

These therapists focus on issues with couples and family members, like marital and child-parent problems. They have a master's or doctorate degree in marriage and family therapy. They may see patients one-on-one or offer couples or family counseling. The therapy is very focused on solutions and is usually short term (12 sessions on average).



STEP 3

Do some online research

Therapists often have online bios that describe their background and approach. Read up to get a sense of whether they've worked with the issues you want to discuss. Also, confirm that the therapist is licensed to work in your state. First, find their license number by searching online or asking the therapist's office. Then, look it up on the Association of State and Provincial Psychology Boards website at [ASPPB.net/LicenseLookup](https://www.asppb.net/LicenseLookup).

NEED A LIFT?

Aetna D-SNP members get access to a care team who may be able to assist with transportation to and from their therapist's office. Learn more at [AetnaMedicare.com/YourDSNP](https://www.AetnaMedicare.com/YourDSNP).

Make sure it's a good fit

Just because a therapist looks good on paper and comes highly recommended doesn't mean it will feel right once you start talking. Use these tips to set yourself up for a successful working relationship.

Schedule a consult

Most therapists will offer a short phone consultation for free before your first appointment. This is a good chance to find out more about a therapist's specialties, approach and attitude. Then, you can decide whether you want to give them

a shot. It's smart to have your list of questions ready.

During the call, ask them how they like to work with clients, suggests Markman. In other words, what is their approach to therapy? Their answer can give you a sense of whether this is

someone you would work well with.

Also, tell them why you're seeking therapy. Then, ask if they have experience with clients who have similar issues and concerns. Ideally, they already have some successful strategies in mind.

Some other questions Markman recommends asking include:

- ✓ How long have you been practicing?
- ✓ What is your scheduling availability?
- ✓ Do you offer online sessions?
- ✓ What are your rates, and do you take my insurance?
- ✓ What if I need to reach you between appointments?
- ✓ What are your views on medication?
- ✓ How long is a typical course of treatment?

If you like the answers, book an appointment. If not, move on to the next candidate on your list.



Test the waters

A lot of your success in therapy will rely on your rapport with your therapist. You want one who you feel comfortable talking to and who you find trustworthy.

“Get a sense in your first few meetings how you’re feeling with that person,” says Riana Elyse Anderson, PhD. She’s an assistant professor of health behavior and health education at the University of Michigan. “Therapy is a relationship. If you find someone and it doesn’t work the first, second or third time, it’s OK to seek out someone else.”

Give it an honest try

When you find a therapist you want to work with, commit to the work. It can be hard to open up, but the more you do, the better you’ll feel.

“The main thing about succeeding in therapy is having a willingness to be open about the problems you’re facing and to do whatever work the therapist requests between sessions,” says Markman. “If you don’t tell a therapist what is going on, they’ll have a hard time helping you.” Remember, everything you say will be kept confidential.



Make the most of every session

Here are a few ways to make the most of your time with your therapist.

Jot down your thoughts. Before your session, write down any problems or questions you have. Keep your notes handy in case you forget important topics you want to talk about. You may also want to keep a therapy journal. You can use it to record what you talked about in a session, how it made you feel, what you learned and what you want to work on in the future.

Be open to being open. “When you’re in that room, and after, it’s important to be vulnerable, to open up and say the things that are top of mind,” says Anderson.

Do your homework. Your therapist might give you homework, such as writing exercises or skills to practice. “Really dig into it,” Anderson says. This is where you get to practice what you talked about during your session, such as new skills and coping strategies. Research suggests that people who do their therapy homework have better mental health outcomes.*

* FOR THERAPY HOMEWORK RESULTS SOURCE: Kazantzis N, Whittington C and Dattilio F. [Meta-analysis of homework effects in cognitive and behavioral therapy: a replication and extension](#). Clinical Psychology: Science and Practice. 2010. Accessed August 5, 2024.

IN PERSON, ONLINE OR BY TEXT:

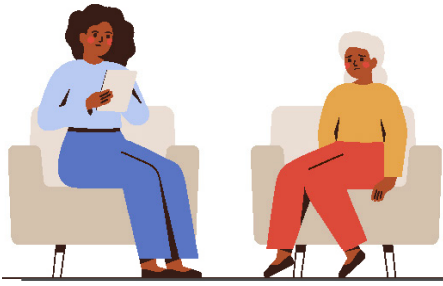
Which type of therapy is right for you?

These days, there are more ways to connect with a therapist than ever before. Sometimes without leaving the comfort of your own home. Here's what you need to know about in-person, online or text-based therapy and the top reasons to try each of them.



GOOD TO KNOW

Not all health plans offer coverage for all three formats of therapy. Be sure to ask your provider about coverage or reimbursement for therapy sessions, whether in person, online or over text.

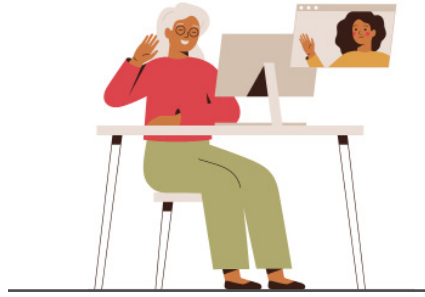


In-person therapy

Traditional therapy sessions take place in an office, where you can speak face-to-face with your therapist. (No, you don't have to lie on a couch!)

You may meet one-on-one or go with your partner to couples therapy. Or you could try group therapy with a small group of other people going through similar challenges. Some benefits of in-person therapy include:

- ✔ You can be in a safe, private space.
- ✔ You can try different types of interactive therapy, like art or music therapy.
- ✔ You and your therapist might build a stronger personal connection because you can make eye contact and pick up body language cues.
- ✔ It's helpful when managing complex conditions like serious addiction.*
- ✔ Technical problems like having a bad internet connection aren't an issue.

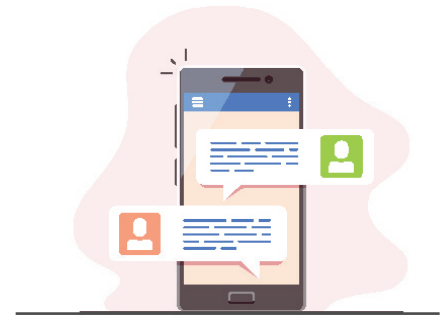


Online therapy

More and more mental health providers offer telehealth services. It's often covered by insurance, and it can be a little cheaper than in person. Plus, research is finding that online sessions can be as good as in-person therapy for conditions like anxiety and depression.

When you have a virtual session, try to find a private space at home where you can talk freely. Online therapy can be useful if:

- ✔ You have transportation issues or don't live near a therapist.
- ✔ You can't take time away from work or are unable to meet during normal business hours.
- ✔ You have a disability that makes it hard to leave home or travel.
- ✔ Talking in person makes you feel nervous or uncomfortable.
- ✔ You have a reliable device and internet connection.



Text-based therapy

Text-based platforms offer a secure chat window for you to trade text messages on your phone with a therapist. Sometimes the therapist replies right away; sometimes it takes a day or so.

One downside: Your therapist can't read your facial expressions and body language, so you might not connect as well. There's also not much research yet into how effective it is. But there are some advantages:

- ✔ You can share your feelings in the moment, without waiting for your next appointment.
- ✔ You can use it in addition to in-person or video visits for more support.
- ✔ It's helpful if you don't have a therapist in your area or are unable to travel.
- ✔ It usually costs less than in-person therapy. (It starts at about \$260 per month for weekly live sessions and ongoing messaging support.)

* FOR MANAGING SERIOUS ADDICTION SOURCE: Carroll KM, Kiluk BD. [Cognitive behavioral interventions for alcohol and drug use disorders: through the stage model and back again](#). Psychology of Addictive Behaviors. December 31, 2017. Accessed August 5, 2024.

* FOR ONLINE THERAPY EFFECTIVENESS SOURCE: Andrews G, Basu A, Cuijpers P, et al. [Computer therapy for the anxiety and depression disorders is effective, acceptable and practical health care: an updated meta-analysis](#). Journal of Anxiety Disorders. April 2018. Accessed August 5, 2024.

If you qualify for both Medicare and Medicaid, you may be eligible for an Aetna® Dual Eligible Special Needs Plan (D-SNP).

If you're 65 or older and have diabetes or an eligible heart disease an eligible chronic condition, you may qualify for an Aetna® Chronic Condition Special Needs Plan (C-SNP). C-SNPs are currently available in select counties in IL and PA.

You may be eligible for an Institutional Special Needs Plan (I-SNP) if you've lived (or plan to live) in a participating facility for 90+ days or you have Medicare Part A (hospital insurance) and Part B (medical insurance).

Aetna Medicare is a HMO, PPO plan with a Medicare contract. Our DSNPs also have contracts with State Medicaid programs. Enrollment in our plans depends on contract renewal. Plan features and availability may vary by service area. Participating physicians, hospitals and other health care providers are independent contractors and are neither agents nor employees of Aetna. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change.

Eligibility for the Model Benefit or Reward and Incentive (RI) Programs under the Value-Based Insurance Design (VBID) Model is not assured and will be determined by Aetna after enrollment, based on relevant criteria (e.g., clinical diagnoses, eligibility criteria, participation in a disease state management program).

NONDISCRIMINATION NOTICE

Discrimination is against the law. *Aetna Medicare Preferred Plan (HMO D-SNP)* follows State and Federal civil rights laws. *Aetna Medicare Preferred Plan (HMO D-SNP)* does not unlawfully discriminate, exclude people, or treat them differently because of sex, race, color, religion, ancestry, national origin, ethnic group identification, age, mental disability, physical disability, medical condition, genetic information, marital status, gender, gender identity, or sexual orientation.

Aetna Medicare Preferred Plan (HMO D-SNP) provides:

- Free aids and services to people with disabilities to help them communicate better, such as:
 - ✓ Qualified sign language interpreters
 - ✓ Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Free language services to people whose primary language is not English, such as:
 - ✓ Qualified interpreters
 - ✓ Information written in other languages

If you need these services, contact *Aetna Medicare Preferred Plan (HMO D-SNP)* between 8am and 8pm 7 days a week by calling **1-866-409-1221**. If you cannot hear or speak well, please call **711**. Upon request, this document can be made available to you in braille, large print, audiocassette, or electronic form. To obtain a copy in one of these alternative formats, please call or write to:

Aetna Medicare Preferred Plan (HMO D-SNP)
Aetna Medicare PO Box 7405 London, KY 40742
1-866-409-1221 TTY/TDD 711
California Relay 711

HOW TO FILE A GRIEVANCE

If you believe that *Aetna Medicare Preferred Plan (HMO D-SNP)* has failed to provide these services or unlawfully discriminated in another way on the basis of sex, race, color, religion, ancestry, national origin, ethnic group identification, age, mental disability, physical disability, medical condition, genetic information, marital status, gender, gender identity, or sexual orientation, you can file a grievance with Aetna Medicare Grievances. You can file a grievance by phone, in writing, in person, or electronically:

- By phone: Contact *Aetna Medicare Grievances* between 8 AM and 8 PM, 7 days a week, by calling **1-866-409-1221**. Or, if you cannot hear or speak well, please call **TTY/TDD 711**.
- In writing: Fill out a complaint form or write a letter and send it to:
Aetna Medicare Grievances
PO Box 14834 Lexington, KY 40512
- In person: Visit your doctor's office or *Aetna Medicare Preferred Plan (HMO D-SNP)* and say you want to file a grievance.
- Electronically: Visit *Aetna Medicare Preferred Plan (HMO D-SNP)* website at [AetnaMedicare.com](https://www.aetna.com)

OFFICE OF CIVIL RIGHTS – CALIFORNIA DEPARTMENT OF HEALTH CARE SERVICES

You can also file a civil rights complaint with the California Department of Health Care Services, Office of Civil Rights by phone, in writing, or electronically:

- By phone: Call **916-440-7370**. If you cannot speak or hear well, please call **711 (Telecommunications Relay Service)**.
- In writing: Fill out a complaint form or send a letter to:

Deputy Director, Office of Civil Rights
Department of Health Care Services
Office of Civil Rights
P.O. Box 997413, MS 0009
Sacramento, CA 95899-7413

Complaint forms are available at http://www.dhcs.ca.gov/Pages/Language_Access.aspx.

- Electronically: Send an email to CivilRights@dhcs.ca.gov.

OFFICE OF CIVIL RIGHTS – U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES

If you believe you have been discriminated against on the basis of race, color, national origin, age, disability or sex, you can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights by phone, in writing, or electronically:

- By phone: Call **1-800-368-1019**. If you cannot speak or hear well, please call **TTY/TDD 1-800-537-7697**.
- In writing: Fill out a complaint form or send a letter to:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

- Electronically: Visit the Office for Civil Rights Complaint Portal at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>.