

## Background

In the aftermath of witnessing or experiencing a potentially traumatic, violent event, feelings of despair and grief can come up in a conflicting and overwhelming manner. The toll of carrying those emotions, and dealing with trauma alone – vicarious or direct– looms large on health. While community healing is essential to one’s emotional wellness, working with a clinician individually or in groups, can allow you the space and time you need to process those conflicted feelings in a non-judgemental, clinically sound and safe manner.

During times of grief and challenge, it can be extremely helpful to expand our bench of support to include not just friends and family, but also qualified mental health professionals. Sadly, accessing that care can sometimes be complex, challenging, and intimidating. It is hard to know where to start.

In this document, members of Airbnb’s Employee Resource Group Black@, Allies, as well as the mental health experts we routinely partner with, have built a crowdsourced list of resources to hopefully help reduce barriers to accessing mental health services. Please note that the institutions mentioned below have not been actively vetted by Airbnb, but instead represent resources that our community has found helpful in the past.

The document provides:

- A list of organizations that can help provide low-fee or sliding scale services, many who specialize in providing a network of therapists of color.
- FAQs about how to select a therapist and how to navigate the insurance system

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## List of resources

- <https://www.freeblacktherapy.org/>
- [Sad Girls Club](#): This non-profit organization provides free mental health resources, like talk therapy, for Black women and girls.
- [The Loveland Fund](#): The Loveland Therapy Fund, started by Rachel Cargle, aims to provide support to Black women and girls to access therapy. Participants can [sign up](#) here.

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- [Black Men Heal](#): provides access to mental health treatment, psycho-education, and community resources. Free mental health services with a provider of color are available to those who qualify through a [donation fund](#).
- [reddit.com/r/BlackMentalHealth](https://reddit.com/r/BlackMentalHealth)
- [Melanin and Mental Health](#)
  - Melanin & Mental Health wants to change the face of therapy on BOTH sides of the couch! That means getting more Black/Latinx clinicians in the therapist chair while also encouraging our communities to seek mental health support.
- [Inclusive Therapists](#): They have a BIPOC therapy fund and a network of inclusive therapists, plus a list of [reduced fee teletherapy](#).
- [Therapy For Black Girls](#): Aggregator with searchable function for providers focused on providing mental health support to Black women.
- [Therapy For Black Men](#): Aggregator with searchable function for therapists and coaches focused on providing mental health support to Black men.
- [National Queer & Trans Therapists of Color Network](#): Aggregator with searchable function for therapists focused on providing mental health support to queer and trans folks of color.
- The [Black Emotional and Mental Health Collective](#), aimed at emotional healing for Black communities, has put up free virtual trainings and webinars, including sessions on managing anxiety and the intersection of mental health and social justice.
- [Open Counseling](#) - has a great location based search function to help folks find free/low cost therapy options available in their area
- [Therapy Den](#) - an inclusive national therapist directory that allows folks to filter options by specialty, cost, queer and trans competent care, and more
- [Ayana Therapy](#) - Ayana Therapy seeks to help connect patients with culturally competent mental healthcare providers who specialize in supporting folks from marginalized and intersectional communities
- [Boris Lawrence Henson Foundation](#): Founded by actress Taraji P. Henson and named after her father, this foundation provides links to licensed therapists of color. There is also information on free therapy access.
- [Alkeme](#) is a Black wellness company focused on democratizing access via their digital platform Their video content is available on a subscription basis.
- [Liberation Institute](#): (Low Cost / Sliding Scale - SF/PDX) The volunteer-run San Francisco mental health center Liberation Institute offers therapy sessions on a sliding scale – and **ALLIES** you [can donate here](#) to cover.

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- [CIIS](#) - (Sliding Scale - SF Virtual) The California Institute for Integral Studies has telehealth appointments at a sliding scale and they also work in alternative modalities like somatic therapy.
- [Headspace App](#) - Not traditional therapy, but the app offers many guided meditations. It's also free, and incredibly easy to start using. The low barrier to entry might be helpful for people who don't have time at the moment to find a therapist. They have a series on "Navigating Injustice," "Intergenerational Trauma," and more.
- [The Black Girl Doctor](#): Searchable directory of providers in several US states. The Black Girl Doctors are a team of highly skilled psychologists who specialize in the mental health of Black/African people. All providers are trained at the doctoral level, offer both short and long term care options, and are affirming of all intersecting identities.
- [Findhelp.org](#): General social care directory, searchable by zip code and therapy needs. Can be found under the section health > mental health care.
- BAY AREA: [Crisis Support Services of Alameda County](#). Sliding scale with a focus on grief and loss. They also offer a 24/h crisis hotline and textline.
- BAY AREA: [The Trauma Recovery Center, Berkeley](#). Sliding scale and offers EMDR (effective treatment for PTSD)
- BAY AREA: [People of Color Group](#) at Depression and Bipolar Support Alliance (DBSA) San Francisco Chapter. Free.
- [NYC Well](#): NYC Well is your connection to free, confidential mental health support. Speak to a counselor via phone, text or chat and get access to mental health and substance misuse services, in more than 200 languages.
- [Therapy for Latinx](#) is another resource to search for Latinx therapists.
- [Melanin & Mental Health](#) is also a directory of diverse therapists and they also offer a podcast about therapy.
- [Hurdle Health](#) is a great resources that help Black men find a mental health professional
- Both [Two Chairs](#) and [Octave Therapy](#) provide in-network providers for many PPO (and some HMO) plans.

## Emergency Resources

- National Suicide Prevention Lifeline – Call or Text 988
- [Crisis Text Line](#) – Text HOME to 741-741

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*\*Please note that you do not have to be actively suicidal to use a crisis line. They can be a great resource if you are in an emotional crisis and need to speak with someone to help you regulate your emotions. The crisis lines are adept at triaging levels of severity, so you do not need to worry about “taking the spot” of someone with a higher level of need.*

*\*\*These crisis lines also offer translation services if you prefer to speak in a language other than English*

## **FAQs on Therapy**

### **How is therapy priced?**

There are a number of ways to access mental health care including: groups, in-network 1:1 therapy, out-of-network therapy, and self-pay therapy. Some HMOs and PPOs offer in-network group therapy sessions that are 100% or close to 100% covered by insurance. There are also a limited number of therapists who are in-network (i.e. contracted with the insurance company). In that case, you likely pay a small copay per session.

Out-of-network therapy is sometimes partially covered by PPOs and rarely by HMOs. In that case, you would expect to pay somewhere between 50% and 70% of what your therapist charges (after reimbursement). Self-pay means insurance isn't involved at all and you pay directly to the therapist out of pocket without involving insurance. In some cases, therapists will offer a reduced rate to folks who self-pay.

The rate a therapist charges varies depending on the region of the country, market rate, and level of experience of the therapist. In general, private therapists who have been working for decades in the field charge more than new therapists or associate therapists who are still working toward their licensure. In California, for instance, a private therapist could range from about \$140 to \$300 for a 50 minute session. Low-cost clinics often work on a sliding scale and are supported by government grants and private donations. There are also some less expensive tele-therapy options available.

### **Why do some therapists not accept health insurance?**

Accepting insurance as a private therapist requires a significant additional amount of unpaid work that can be bureaucratic and frustrating. Additionally, there are often caps

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on prices that are far below market rate. Due to these and other factors, more and more private therapists have opted out of the system entirely over time. Remember, therapists can still be an out-of-network provider, meaning that you may be able to attain some coverage as long as they are registered and licensed.

### **When therapists say they offer a sliding scale what does that mean?**

Therapists have an explicit ethical obligation to help meet the needs of the general population, not just the elite. To achieve this, some therapists offer reduced rates based on ability to pay. Many therapists, for instance, maintain a few spots in their practice for reduced fee clients. In general, if the cost of therapy is prohibitive for you and has become a blocker for you receiving care, it is worth asking a potential therapist how flexible they can be on their rate. Often therapists will negotiate with you, especially if you are coming every week.

### **When should I start therapy and how do I know therapy is for me?**

There are many reasons why you might consider starting therapy. We all face challenges, and sometimes they might feel difficult to bounce back from. This can be especially true if there are unresolved instances of trauma in your past. Therapy can be an effective way to begin to shift your mindset and approach. Another element to consider is if your current coping mechanisms to stress and challenge feel sufficient and healthy. Therapy can help with creating new approaches. Building a relationship with a therapist also expands your support system, which is a protective factor for your mental health. There are many different types of therapists, with approaches ranging from explorational (e.g. looking at past experiences from childhood and how they impact your present) to solution-oriented (e.g. looking at a current problem and making an action plan). Make sure to learn more about any potential therapist's approach and see if it resonates with you before beginning treatment. Keep in mind that after you begin therapy, you are not obligated to continue treatment if it is not working for you. Keeping this in mind can sometimes help get you started. You have agency and authority to stop if it's not working for you - so if you feel that you would benefit from extra support, it might be worth giving it a try. It's always a good idea to consider your unique needs and keep in mind that other approaches like acupuncture, physical exercise, body based work etc. could also potentially be good options, depending on your needs.

### **What a licensed mental health clinician offers beyond a friend/personal confidant**

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One major benefit that may be gained from participating in a therapeutic relationship is having both:

1. A safe space to hold and work through ambivalent and difficult emotions, in a trauma informed way
2. The resolution of the concerns brought to therapy through radical self care and healing, with a special focus on your identity.

Other possible benefits may include a better ability to cope in socio-cultural settings, within family and other interpersonal relationships, and /or a greater understanding of one's own self. It's not unusual for BIPOC clients to feel alienated and misunderstood in the dominant western tradition of healing and mental health. Although most of the existing groundwork on racial trauma is seminal and innovative, it hasn't kept pace in the same way with the needs of diverse populations. Working with a therapist who brings racial and cultural awareness to their practice allows you to rely on your unique cultural and indigenous strengths for healing. Building a therapeutic relationship with someone who is centered towards socio-political liberation through indigenous modalities, for instance, can help shift the burden from vocal communication to other mediums of coming together to form a safe alliance.

### **Pointers on selecting a new therapist**

1. If you get a name of someone you'd like to consider, check to be sure they are licensed (Psy.D, Ph.D, LMHC, LCSW, LPC, LMFT, etc.). This resource defines [different types of therapists](#) to help you identify which mental health professional may be the best fit for you.
2. When you are searching for a therapist, often they will have a bio or a short paragraph about their counseling philosophy. Read these and see if how they explain their work resonates with you.
3. Some therapists may use the term psychotherapy, which is the same as regular therapy (don't let the word scare you), it's just a more formal word.
4. [Psychology Today](#) allows you to search for therapists using filters including insurance, zip code, and gender. All therapists who advertise on this website include a bio, even if they do not have a website.
5. This resource on [understanding psychotherapy](#) by the American Psychological Association talks about therapy and how it is applicable, the different types of

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treatment, and the process of therapy in a concise way. This is an excellent resource and even provides tips on questions for your insurance and suggestions to assess the effectiveness of treatment.

6. The American Psychological Association [psychologist locator](#) also allows you to search for a psychologist using filters including, religion and ethnicity. They also note if the psychologist accepts insurance.
7. The first meeting with a therapist is mostly about getting to know each other and often learning a bit about the issues you'd like to discuss in therapy. You may also be asked to sign some paperwork that discloses more information about the nature of the therapy and the privacy practices. This is standard procedure. Remember, you are not obligated to continue with this therapist and commence treatment after the first meeting! It is important that you feel a sense of rapport with the therapist. If you aren't feeling comfortable with them, remember that you can also meet with other therapists to see if you can find someone who is a better fit. Styles and approaches vary wildly, so it is wise to take the time to find a really good match.

### **Navigating the insurance system:**

Unfortunately, it is sometimes difficult to find in-network mental health providers, especially if you have an HMO plan. Many PPO insurance networks offer partial coverage for out-of-network mental health services once you've hit a deductible. Many people don't take advantage of this benefit, though it can greatly aid in the cost of care. You can call or reference your benefits section to determine what percentage is covered.

In order to receive coverage, you will need to ask your provider for a "Superbill" – not a regular invoice – and then you send that to your insurance (usually via their claims portal). This superbill has extra information like the provider's tax ID number and a diagnosis code. You will usually get a reimbursement check for a portion of the cost within 3-4 weeks.

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