

2025

State of Mental Health Insurance and Marketing Report

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 **thrizer**

Beacon Media + Marketing
and Thrizer

Contributing Author: Brandon Grill,
Owner of BG Copywriter

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A Letter From the Authors



Sanjana Sathya

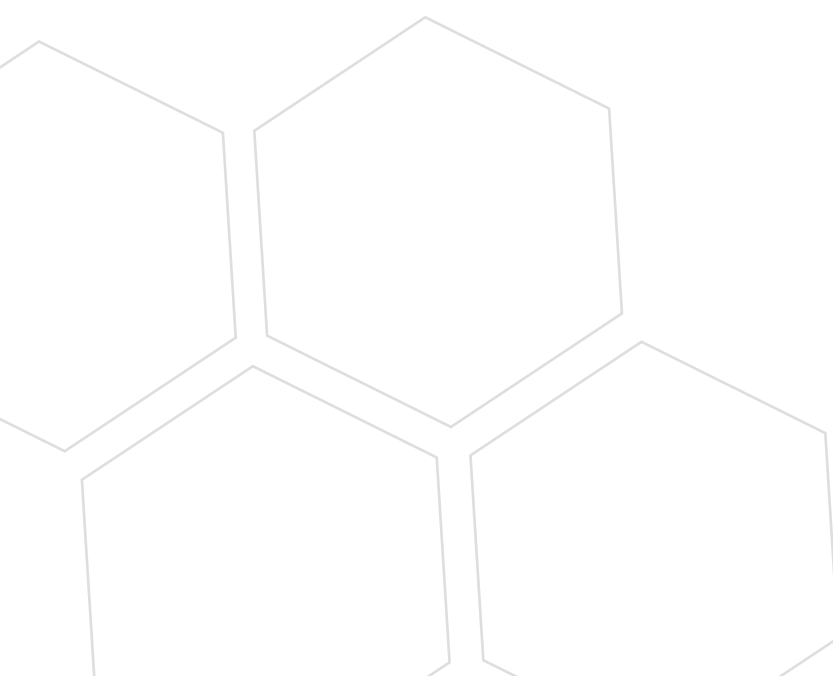
Co-Founder and Head of Growth at Thrizer

As a long-time therapy goer, I have seen firsthand the life-changing impact that therapy has had on my life. My therapist has helped me through challenging times and continues to be my biggest cheerleader as I attempt to approach life with more clarity and ease.

However, like many others, I had periods of time where I had to stop therapy because I wasn't able to sustain seeing an out-of-network provider. The costs were just too high. Eventually, though a few years late, I discovered out-of-network benefits in my insurance plan. It's an absolute lifesaver and helps me afford therapy much more consistently now.

That's why I feel so strongly about this industry report. Whether we like it or not, insurance is a crucial part of the therapy process. And the better we understand it and democratize data that insurance companies don't publicly share, the better we can advocate for clinicians and clients.

You deserve to have the missing pieces - such as reimbursement rates and common denial reasons - to help you build your dream practice and continue to impact countless lives. I am committed to advocating for the incredible work that you do, and hope that this industry report and our mission at Thrizer is just a starting point.



A Letter From the Authors



Brandon Grill

Owner of BG Copywriter

Insurance is fascinating to me. And here's why: It's one of a small handful of factors that affect the entire mental health industry. And it brings mixed feelings. Some therapists swear by insurance, while others wouldn't touch it with a 10-foot pole. And both stances are valid, as you'll see shortly.

But it's no secret that insurers have nearly all the power in the dynamic. They set reimbursement rates, deny claims, make clawbacks, and guard their data tightly. And I don't think that's fair.

I want this annual report to put power back into mental health professionals hands. In a notoriously opaque system, *transparency is power*. Cheers to therapists everywhere who do their best within this system. With the baselines we're establishing here for the first time, let's work to make that system work for more of us – therapists and clients alike.

A Letter From the Authors



Jennifer Christiansen

Co-Founder & CMO, CIO of Beacon Media + Marketing

As Co-Founder of Beacon Media + Marketing, we chose to focus on mental and behavioral health because of our own transformational experiences working with dedicated professionals in this industry. We both wanted to focus our professional efforts on marketing something we truly believe can help many others.

Over the past five years, we have partnered with hundreds of mental health practices and have seen firsthand the many barriers and challenges therapists face, particularly in administrative tasks and insurance issues. We are honored to partner with Thrizer in bringing you this comprehensive report. Our passion is driven by a shared commitment to making a real difference in the lives of mental health professionals and the people they serve. We understand that the path of a therapist is not easy; it is filled with deep dedication and a commitment to healing, often in the face of significant challenges like low reimbursement rates, denied claims, and overwhelming administrative burdens. These obstacles can weigh heavily on both therapists and their clients.

In this report, we aim to shine a light on these challenges and offer insights into the most effective marketing channels, such as therapist directories and referral relationships, which can help you grow your practice and reach more people who need your support.

Our goal is to empower you with the tools and resources you need to thrive, both professionally and personally. We are here to stand with you, to listen, and to help create a more transparent and supportive system. Thank you for your unwavering commitment and for being a beacon of hope in the lives of so many.

Executive Summary

Beacon Media + Marketing and Thrizer have teamed up to provide the report, offering insight into the current state of mental health insurance and marketing in the United States.

Our goal is to establish benchmark data to guide the industry as a whole. We want to empower mental health professionals, marketing directors, operations managers, and others to make informed decisions about **both** insurance and marketing. The end goal is to improve the outcomes for practices and clinics of all sizes and specialties.

The 2025 State of Mental Health Insurance and Marketing Report contains new data from hundreds of surveys sent out to Mental and Behavioral Health Clinic owners.

What we learned is that the landscape for insurance-based and private pay practices is complex, but that the data herein makes it easier to navigate.

For perhaps the first time, mental health professionals have come together to take a hard look at insurance acceptance, private pay, and practice marketing. We hope the insights we've achieved will guide your practice to new heights.

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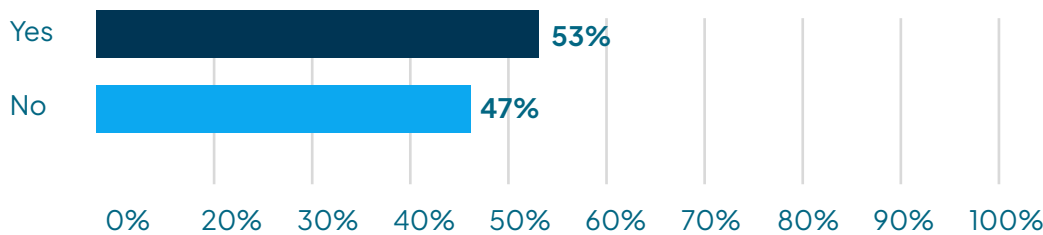
In-Network Insights

These insights are from clinicians who accept insurance for a portion of or all of their clients.

Therapists have mixed feelings about insurance.

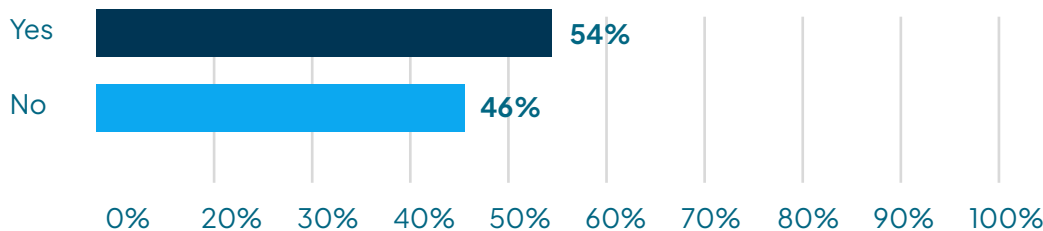
This is both surprising and unsurprising for people who've been paying attention. Yet it's a very telling statistic. The mediocre approval rating of insurance, a basic pillar of our mental health system, tells us there is much work to be done.

Overall, is accepting insurance worth it?



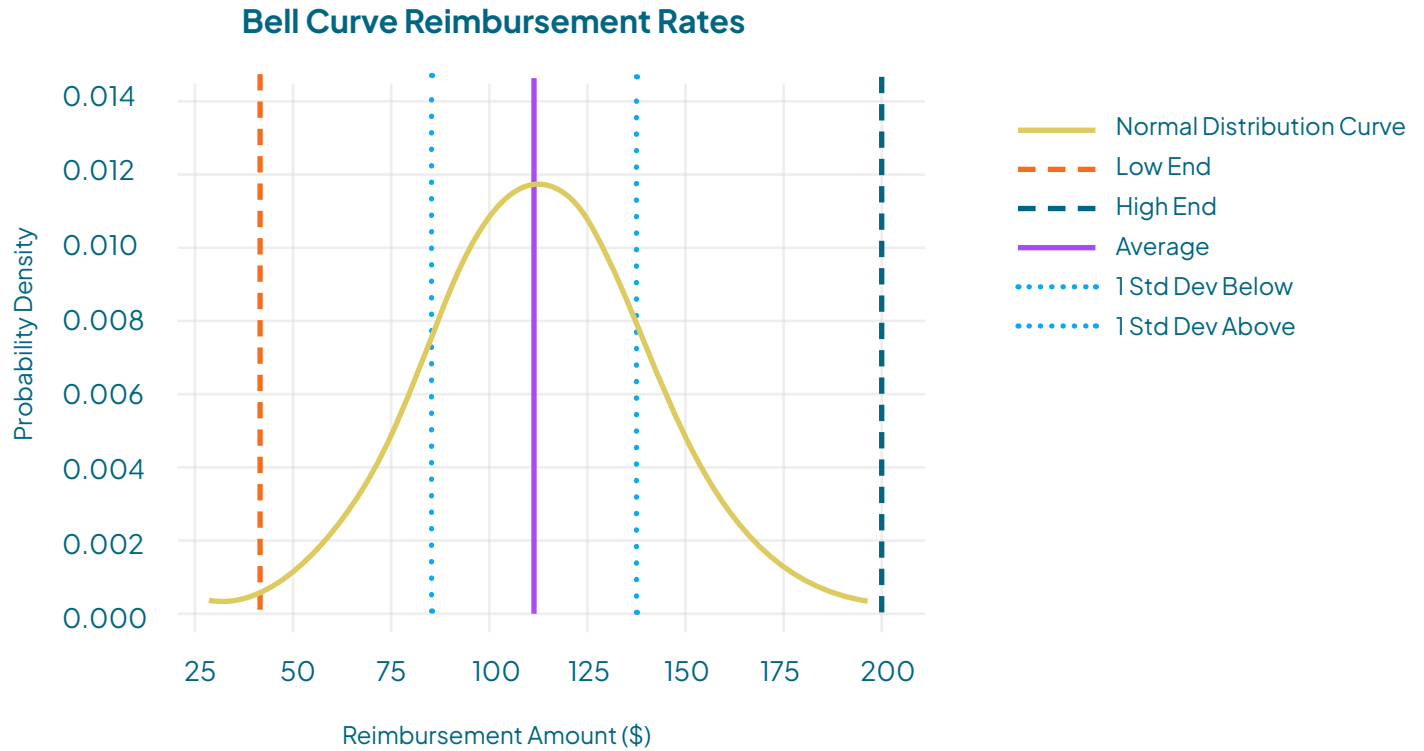
Further questioning showed roughly **54%** of mental health professionals said they plan to get off insurance panels in the next 12 months. And only **46%** planned to stay paneled with their insurers in the same time frame.

Do you plan to get off any insurance panels in the next 12 months?



Average Reimbursement Rates

Across all insurers, the average reimbursement rate is \$112.09 per session. The reimbursement rates range from a low of \$45 to a high of \$200 across all entries.



The majority of reimbursements cluster around the average, with a typical range between \$80 and \$130. This concentration suggests a fairly consistent rate range among most providers, though there are still notable outliers.

Here are the average reimbursement rates by specific insurers, based on the collected data:

Aetna: \$118	UHC: \$124	Medicaid: \$111	Blue Shield: \$112
Cigna: \$112	BCBS: \$124	Optum: \$127	Premera: \$132
United: \$125	Anthem: \$107	Kaiser: \$122	Medicare: \$113

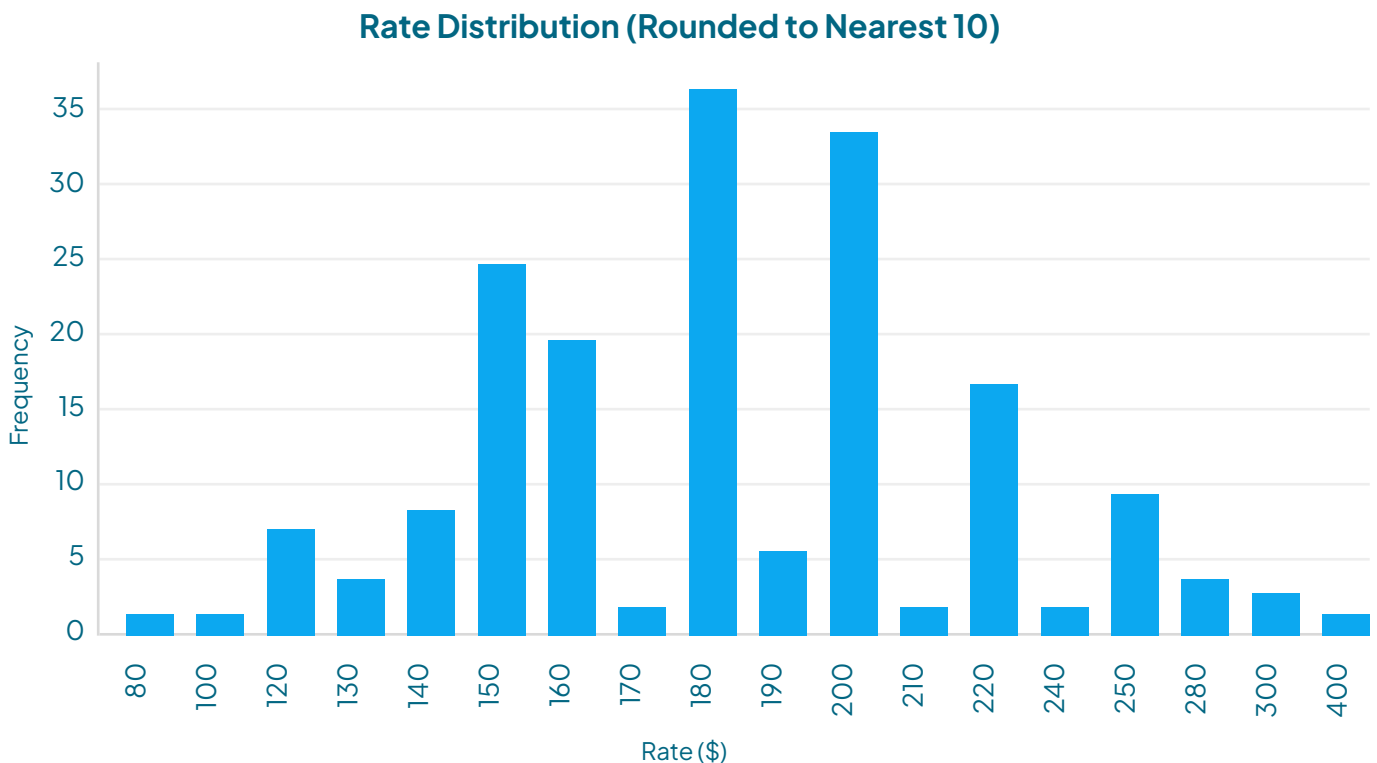
Ideal Private Pay Rate

To get a sense of where therapists want to be, we asked them a simple question:

If you were to switch to fully private pay, what would your ideal rate be?

Most respondents said their ideal rate would be in the **\$180–200 range** per individual therapy session. This is in contrast to the average insurance reimbursement of \$112, **which is just 56–62% of professionals’ desired rates.**

Here’s a chart showing their answers



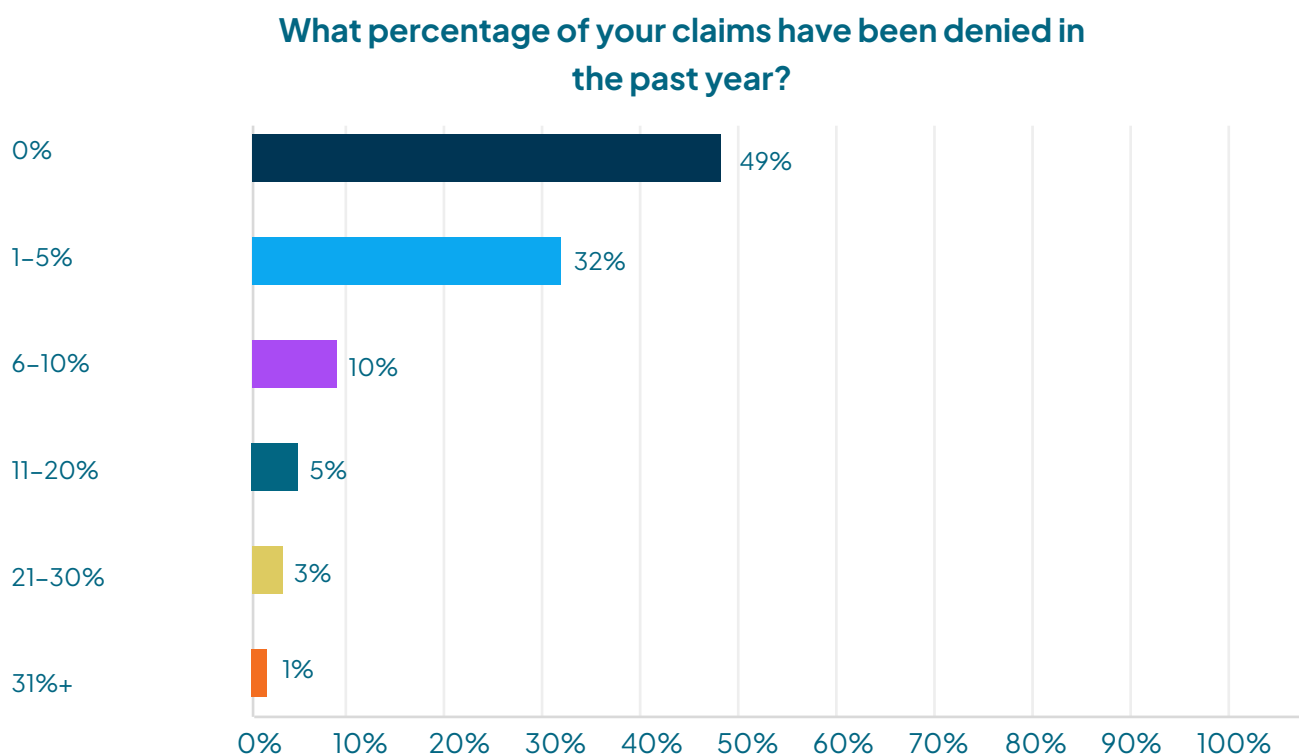
Note that many therapists expressed a desire to offer sliding scale and to help clients in need afford their services.

Denied Insurance Claims

Yet another important finding is that **slightly more than half of all therapists have had denied claims**. Just 49% of therapists have had zero denied claims, while 51% have had at least one denied claim in the past year.

And in some cases, some professionals are dealing with up to 31%+ of claims being denied. This is incredibly insightful since insurers don't publish this kind of data. About 20% of professionals see 1 in 20 claims denied - or more.

Here's the data:



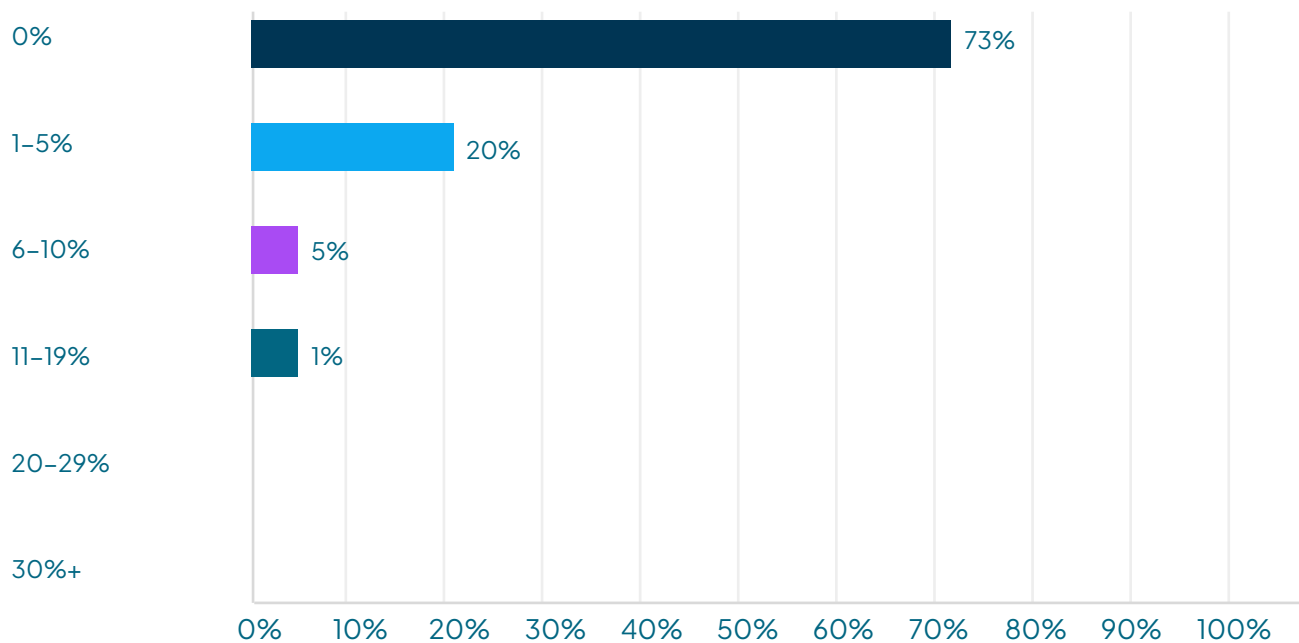
Clawbacks From Insurers

Thankfully, about 73% of mental health professionals have not had to deal with clawbacks in the past year. However, 27% have had at least one clawback. This is often with little or no explanation (as we'll see in an upcoming section).

Slightly more than 1 in 4 mental health professionals have had at least one clawback in the past year.

Here's the data:

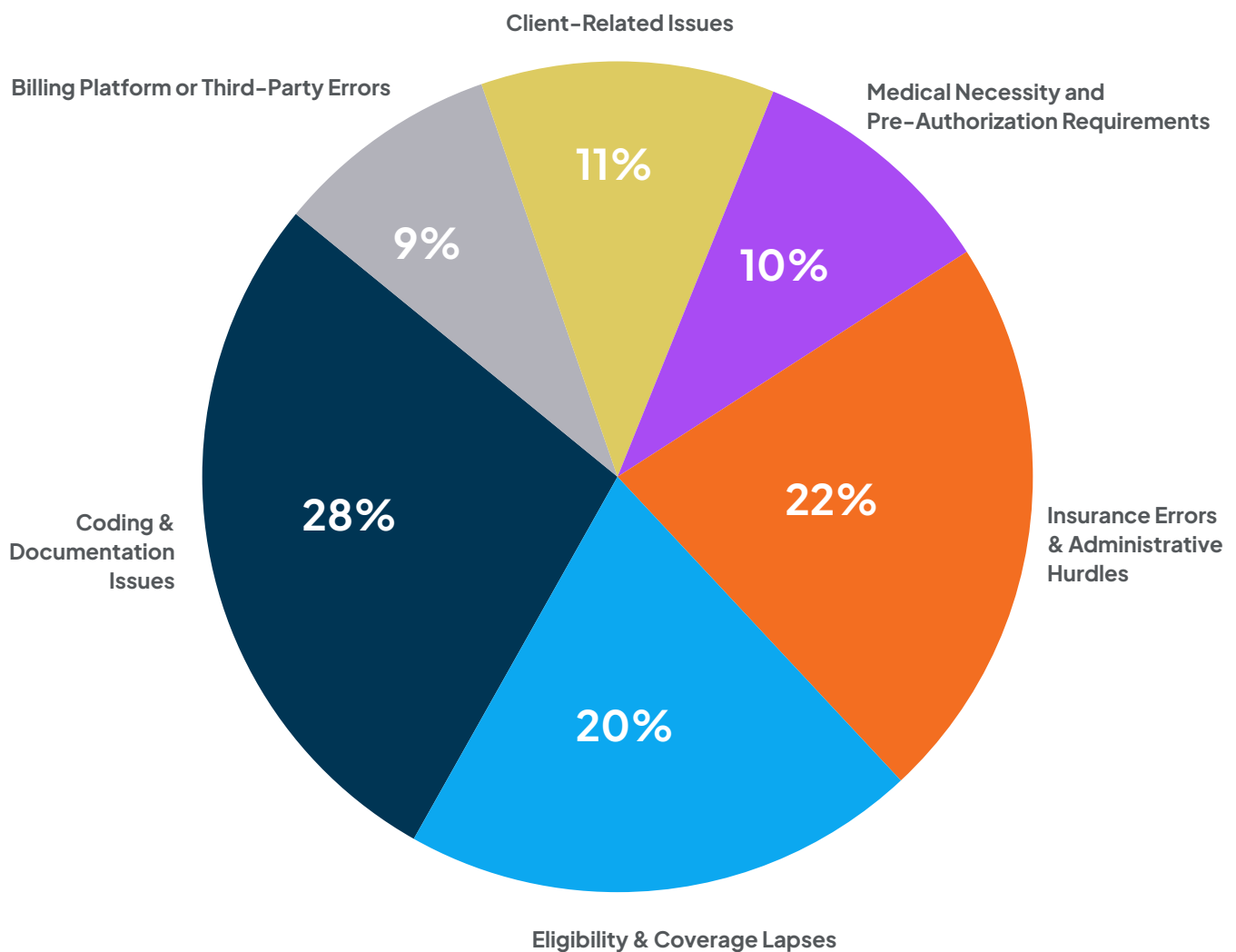
What percentage of your claims have been clawed back in the past year?



Why Claim Denials and Clawbacks Occur

It's important to know why claims are denied or why clawbacks occur. Here is a pie chart showing the six reasons why most claims are denied, based on open response data we compiled and categorized from respondents.

Distribution of Response Categories



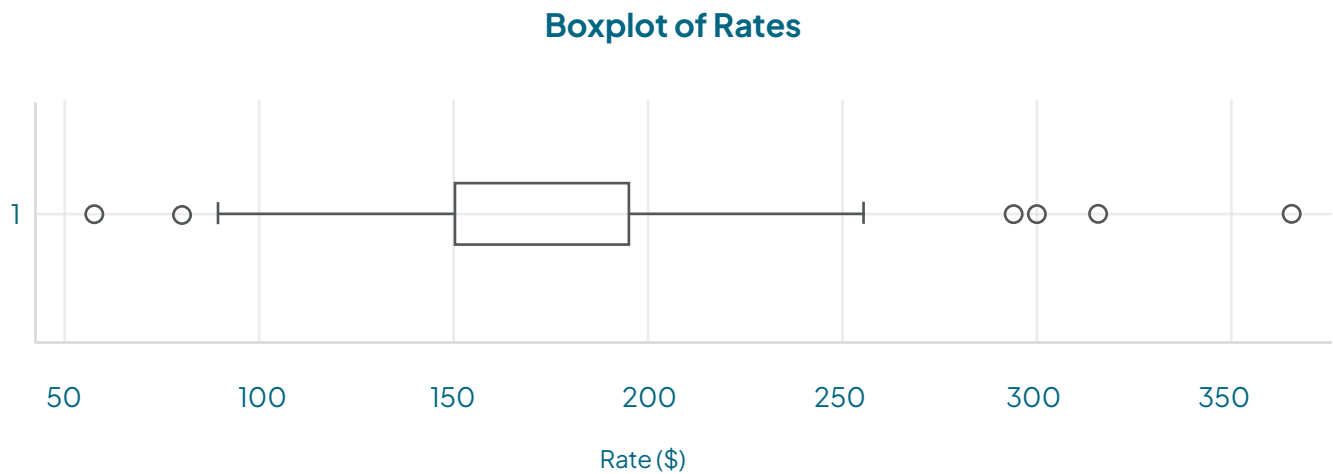
Out of Network Insights

These insights are from clinicians who do not accept insurance for a portion of or all of their clients.

Actual private pay rates

As opposed to ideal private pay rates, which were in the \$180–200 range per individual therapy session, actual private pay rates averaged \$174. The most common rate was \$150.

The boxplot below highlights the findings:

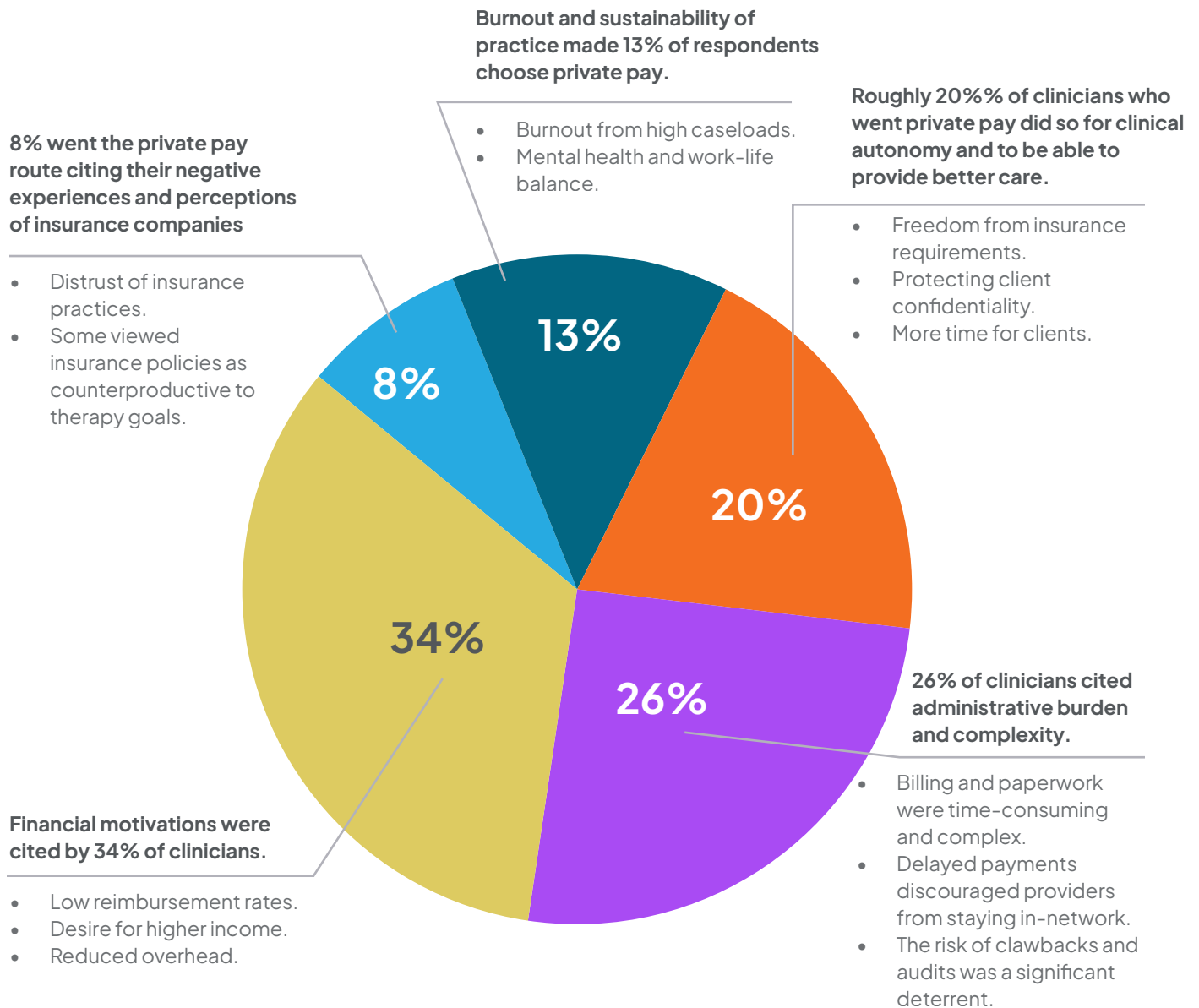


One conclusion is that therapists will have to set higher fees if they want to reach their ideal private pay rates.

However, less than half of providers who offer out-of-network services raised their rates in 2024 (42%). The majority (58%) did not raise their rates in 2024.

Why Therapists Go Private Pay

We now have quantitative data on why therapists are going private pay. However, many of these reasons overlap and affect each other, so we'll need to do a better job next year of having clinicians rank their factors in order of importance



Overall, therapists have many legitimate, oftentimes overlapping reasons for going private pay.

Practice Marketing Insights

The insights we gained in this section are sure to change practice priorities in 2025 and beyond. How will your marketing priorities shift and change? Read below to find out.

Marketing channels breakdown

For the marketing portion of our survey, we wanted to understand what marketing therapists are doing, how much they're spending, and more.

To start, we asked, "What channels have been helpful in marketing your private practice?" Many therapists use multiple, so there is overlap in the channel usage.

Here's the response we got:

85% use therapist directories

(87% of the above use Psychology Today, making it the leading directory by a 60% margin.)

79% use referral relationships

27% use SEO or blogging

15% use social media content marketing

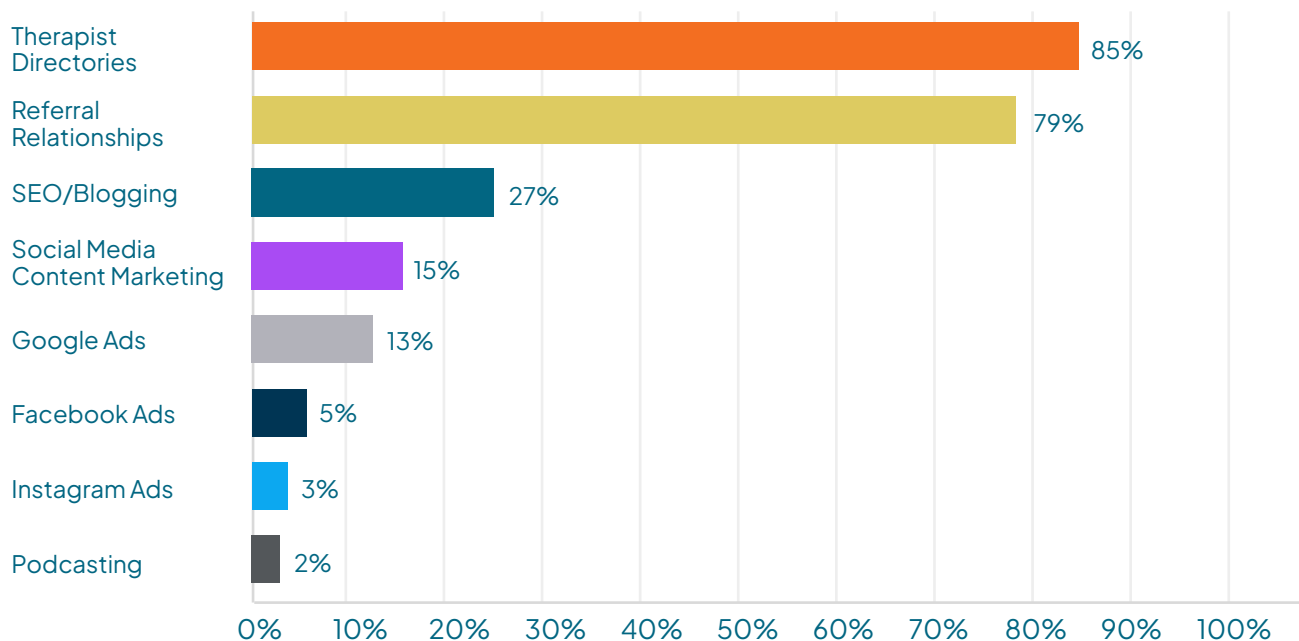
13% use Google Ads

5% use Facebook Ads

3% use Instagram Ads

3% use podcasting

Key Takeaways/Insights

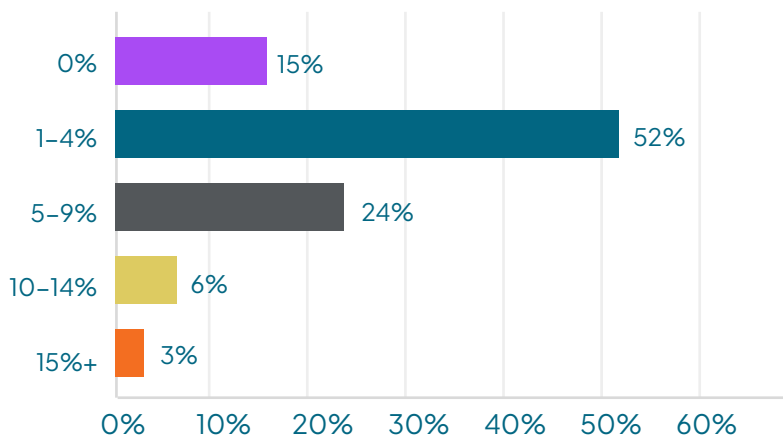


Marketing Budgets by Percent and Dollar Amount

When we asked therapists how much of their monthly revenue they spend on marketing, we got a range of replies. The majority only spent 1–4%, which is not enough to grow a business.

Only about 3% of practices spent 15% or more of their monthly revenue on marketing.

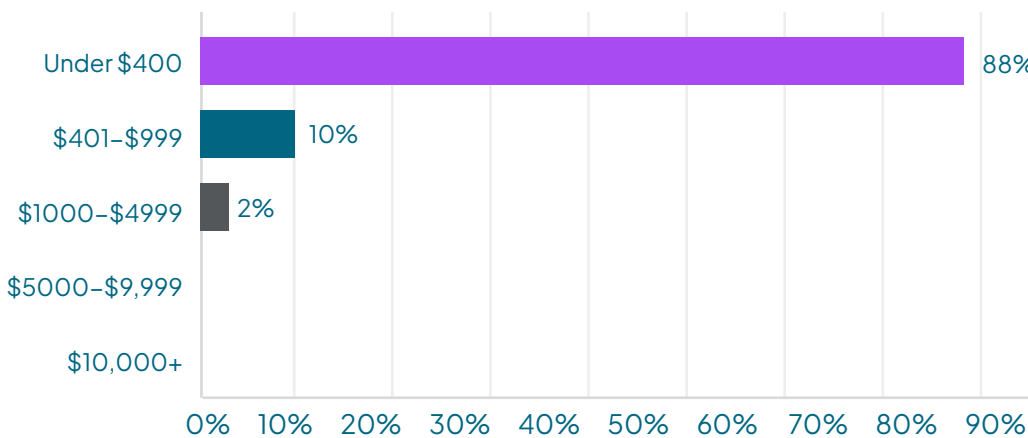
Here’s the breakdown by percent:



Spend 0% per month: 15%
 Spend 1–4% per month: 52%
 Spend 5–9% per month: 24%
 Spend 10–14% per month: 6%
 Spend 15% or more per month: 3%

When it comes to a dollar amount, none of our respondents reported spending more than \$4,999 per month on marketing. And the vast majority spend under \$400 per month.

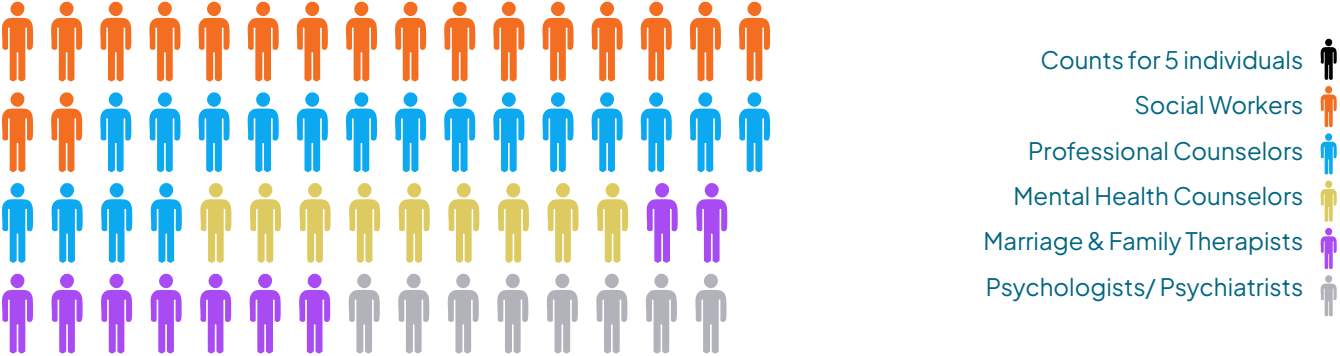
Here’s the breakdown by dollar spend:



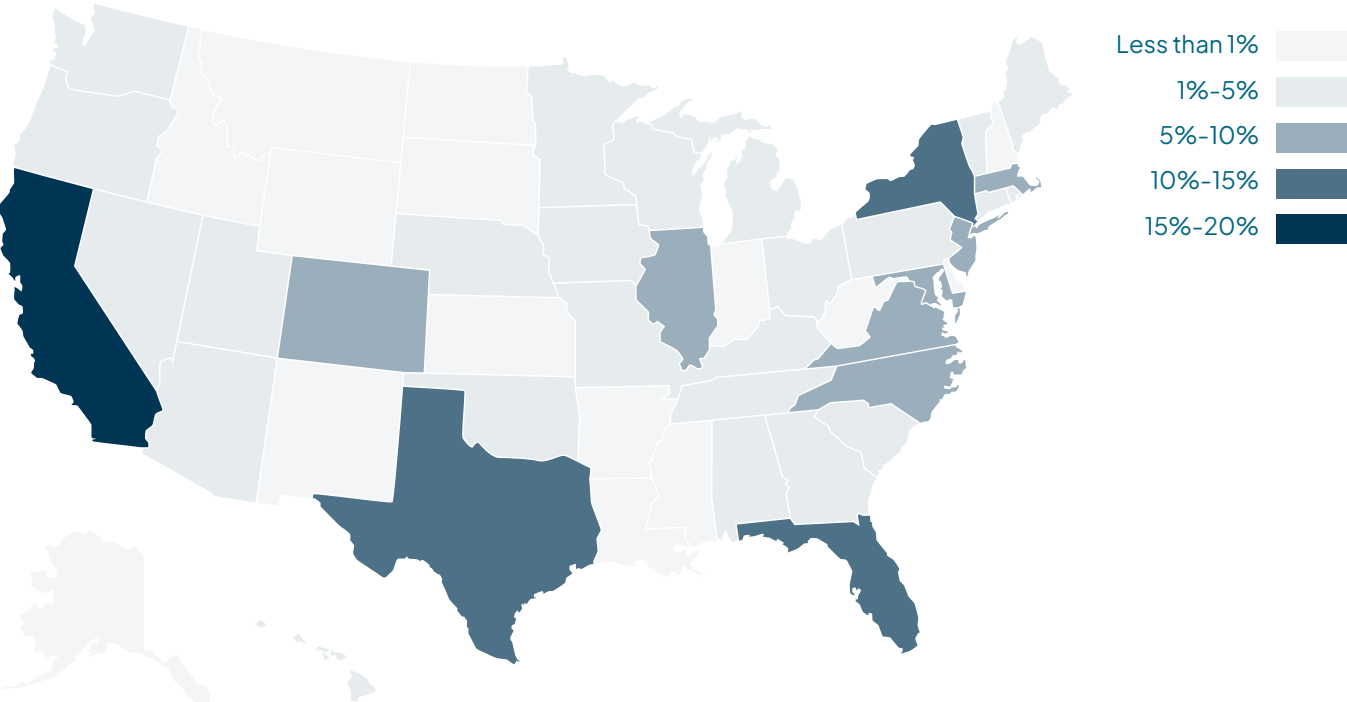
Under \$400: 88%
 \$401–\$999: 10%
 \$1,000–\$4,999: 2%
 \$5,000 – \$9,999: 0%
 \$10,000+: 0%

About the Respondents

Our survey garnered **317** individual responses. The respondents were social workers (**30%**), professional counselors (**28%**), mental health counselors (**15%**), marriage and family therapists (**14%**), and psychologists and psychiatrists (**13%**).



The states with the most respondents were California (**19%**), Florida (**14%**), New York (**15%**), and Texas (**13%**). Zero respondents came from Arkansas, Indiana, New Mexico, North Dakota, South Dakota, or West Virginia.

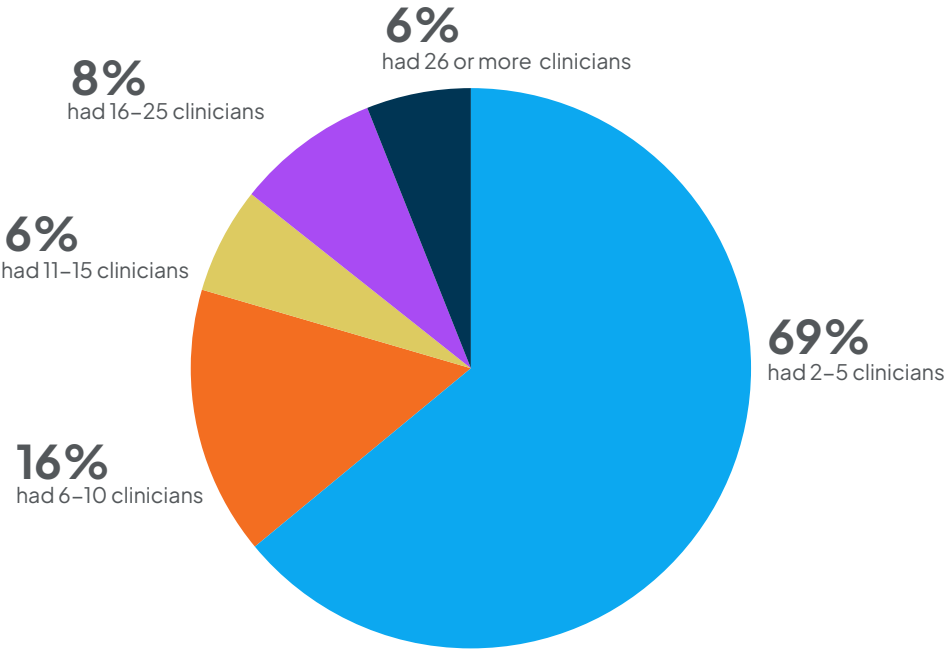


About the Respondents

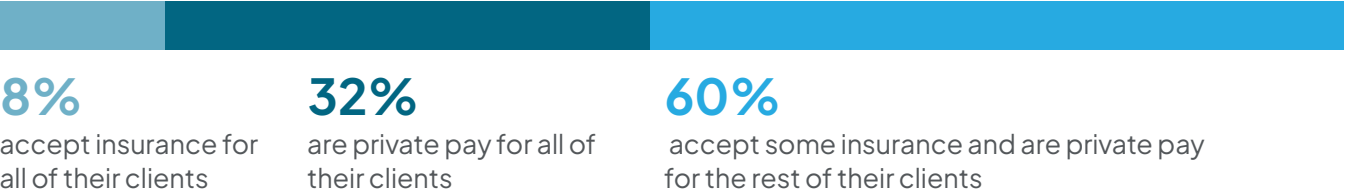
In terms of practice size, **78%** were in solo practice. The remaining **22%** are in group practices of varying sizes. This means the data is skewed toward solo practices by almost 4 to 1, an important statistic to keep in mind as you read this report.



For the 22% of respondents who worked in a group practice setting, the size varied.



Finally, we asked respondents about their insurance acceptance status.



Methodology

To collect this data, we shared a SurveyMonkey survey via email and social media. To incentivize participation, we offered a drawing to win two paid-for round-trip flights from Alaska Airlines, \$2,500 in free processing for Thrizer users, and the opportunity to see the results weeks before the rest of the world.

Appendix

If you want to see the full results of the survey, including n-counts, exact percentages, and a few data points we left out, download/open [this link](#).

Conclusion

Insurance

Only 53% of therapists say accepting insurance is “worth it,” and far too many are earning just a fraction of what they desire. The average reimbursement rate is \$112 per 50-minute session.

When it comes to the reasons many mental health professionals are leaving insurance panels, there are at least five reasons. The biggest of these is financial considerations, at 34%. This breaks down into the desire to earn more, not feel hamstrung by insurance, and reduced overhead.

Marketing

On the marketing front, it seems many may lack a clear direction for their efforts. Sixty-seven percent (67%) may not be spending enough to grow their practice and attract new clients. Ninety-eight percent (98%) spend \$999 or less per month on marketing, a surprisingly low number.

While that may be enough marketing spend for solo and very small practices, we expected to see more responses in the \$1,000–\$5,000 range. **We will need to educate therapists more on what an effective budget looks like.**

Finally, only 27% and 15% use SEO/blogging and Google Ads respectively. These are known to be very effective for marketing for therapists, and we hope to see more mental health professionals using them year over year.

About Thrizer

Our mission is to **transform the out-of-network therapy experience for clinicians and clients**. We believe clinicians should be empowered to charge the full rate they deserve and that accepting insurance shouldn't be the only way to remain accessible to clients

Thankfully, there is another way: out-of-network benefits. Thrizer's goal is to make out-of-network benefits more transparent, simple, and accessible.

How does Thrizer work?

We are a payment platform that clinicians use to charge clients for sessions (similar to Stripe).

Every time you charge a client via Thrizer, an out-of-network claim is automatically submitted to insurance (no more superbills!). After the client meets their deductible, they just pay a copay for sessions instead of having to wait months for reimbursement. How? Thrizer fronts the rest of the clinician's fees upfront and waits for reimbursement on the clients' behalf instead.

We also offer an instant benefits calculator that lets clients know an estimated reimbursement amount based on their insurance plan, all before their first session.

Getting started

If you are interested in learning more, please [visit our website](#).

Free trial: Sign up using [this link](#) or use code **annualreport** to try Thrizer for free. You will receive waived credit card fees for your first \$1000 in charges.

Resources:

- [Demo](#)
- [Testimonials](#)
- [Onboarding Guide](#)

About Beacon Media + Marketing


At Beacon Media + Marketing, we are partners in driving scalable, sustainable growth for mental health leaders and practices throughout the United States.

As a privately owned and operated company with 13 years of experience and a 2023 and 2024 Inc. 5000 winner, we bring a wealth of personalized mental health marketing expertise to our partners.

Beacon's created a unique offering to best serve our clients. We created Mental Health Marketing Teams that work with our clients as a partner that understands the industry and the best marketing practices to achieve results. They are an out-sourced team that knows the industry well and uses the best marketing methods.

Beacon Media + Marketing offers digital marketing solutions that work. They create opportunities through basic and strategic marketing plans. These plans are designed to offer long-term, sustainable, and measurable growth. Whether you are a local practice, a multi-location facility, or an outpatient, inpatient, or residential patient facility, our Mental Health Marketing teams have a solution tailored to your needs.

Together, we'll pave the way for your practice to not just grow, but to truly make a difference in the lives of those you serve.



Learn More at
www.beaconmm.com