

JEREMY SMITH

CHURCH ASSISTANCE PROGRAM

A model for how churches can
financially assist people into
mental health services



You
are
loved



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Churches have a strong known history of assisting their community and congregation in a variety of needs, which I am proud of the reputation. Whether it is giving to the poor, serving the widowed and homeless, or selflessly giving to people in less fortunate situations. One area that has not been explored as much formally is in assistance with mental health.

We want to introduce you to a specific Church Assistance Program (CAP) for mental health that we will shorten to CAP. This model pulls from businesses with their Employee Assistance Program (EAP) where the company pays for an employee to receive counseling via a prearranged contract with the counseling center.

The important first step to take in looking at CAP for mental health is to have a conversation of what the need is in your congregation and community as well as what areas the church can support with good stewardship. Not every church can have a full-time counselor on staff, but every pastor can look over their flock. With regards to accessing mental health services, more people seek help through pastors than psychiatrists or primary care doctors:

One-quarter of those who ever sought treatment for mental disorders did so from a clergy member. Although there has been a decline in this proportion between the 1950s (31.3 percent) and the early 1990s (23.5 percent), the clergy continue to be contacted by higher proportions than psychiatrists (16.7 percent) or general medical doctors (16.7 percent). Nearly one-quarter of those seeking help from clergy in a given year have the most seriously impairing mental disorders. The majority of these people are seen exclusively by the clergy, and not by a physician or mental health professional.^[1]

My hope is you are able to take this, talk with your church leaders, committees, church mental health team, volunteers, and local counseling agencies in the community that are going to provide the best resource for your congregation as well as being good stewards of the finances and other resources you have available. I pray for the decisions that come about, that the widowed, orphaned, hurting, and less fortunate are advocated for, and ultimately God's glory is shown through this model below.

Jeremy Smith

founder of churchandmentalhealth.com

Benefits of CAP Model



There are numerous benefits to having a CAP for mental health, including intangible and tangible outcomes. The intangible outcome is our specific mandate to serve those who are in poverty, hurting, widowed, orphaned, hungry, and ill. We share the love of Jesus in our actions and while actions are not what we solely called to, they are in and of themselves a requirement of our outpouring of love to one another. This is also a shared sense of community, love, and investment in others. I find my trust and loyalty to increase both when others give to me when I am in need as well as when I am able to give to others.

Tangible ways CAP for mental health includes financial and physical. With a traditional EAP, studies find they are cost-effective where each dollar spent on mental health services result in a \$3 to \$10 return on investment.^[2] By encouraging employees and congregation members to take advantage of these benefits, your church can contribute to a culture of prevention as well as investment in those who volunteer and serve at your church.

Another benefit of this is that a church's use of CAP for mental health can help the individual jump quickly into treatment and decrease burden on resources including financial, time, and energy help. Unlike with insurances or government funds that typically require a full assessment, treatment plan, and other paperwork that can take up the first couple of appointments, we can have an individual do a brief assessment and begin to work on needs right away. This approach assumes we are not going to wait until someone is having suicidal ideation or a psychotic episode to provide care, and therefore helping not only the individual and your church, but all of the partnering agencies. This increases the development of an individual's timeline towards recovery and decreases the stress and burden on the community, church, and individual's family. After the sessions that are covered by CAP, the counselor and client or family can work on how to move forward with treatment as well as how they can incorporate the church moving forward without financial assistance.

It should be noted that this is a model that we highly encourage, but you as an individual church will need to do the hard work of finding a counseling agency in your area you want to partner with and who will agree to do a CAP model. They are educated on EAP models, so this will not be a foreign concept to them. (If you want to see a sample contract, we recommend the Heartland Christian Counseling CAP Contract^[3] included in this kit.)

(Note that this is also not legal advice and so the counseling center(s) or therapist(s) you partner with need to consult with legal representation about liability, access to records, subpoenas, maintaining professional and office expenses, cost of supplies, etc.)



There are a couple of additional things we want you to consider when doing these models that you may want to consider.

Qualified Licensed Counselors

Each country, state, and county (at least within the United States) has different rules about who is qualified as a counselor. We are specifically advocating a CAP for mental health with a licensed clinical mental health professional such as a licensed clinical professional counselor, licensed social worker, licensed marriage and family counselor, licensed addiction counselor, or any medical provider that is specialized in psychiatric medication such as a psychiatrist, psychologist, or nurse practitioner with psychiatric certifications. If you are unsure if these individuals qualify, you could look them up on the state licensure board or ask them directly. They titles are protected labels, noting that anyone claiming to be one without the necessary approval by a licensure board is subject to legal charges.

Private Insurance

Each country has different expectations of health care coverage. Within the United States, some insurances are covered under Medicaid or indigent ("suffering from extreme poverty") tend to have no cost to mental health counseling, whether the insurance covers the full cost or there is a 0% sliding scale fee, meaning the individual does not have to pay.

Some people, whether by choice, losing recent employment, or other circumstances, may not have insurance and make too much money to qualify as indigent, therefore will need to cover partial or the full costs of treatment. This population tends to be very effective with utilizing EAP or CAP for mental health services and benefit the most from it.

Private insurances tend to be difficult because every insurance is different, some not covering counseling at all but willing to cover medications, others having a limit of how many sessions you can do a year. Further, within each insurance, there are different plans and different levels to each plan depending upon what the individual elects when they sign up for insurance. Unfortunately, like with many medical decisions, you are not considering these things when signing up for an insurance plan. Even more frustrating, many times the co-pay is unknown until the insurance is billed and so this amount may not be fully known up front.

Out-Of-Network

Along with private insurance plans, there is in-network and out-of-network services and with mental health, this is not typically based on the agency, but on the individual counselor. So, one counselor is not necessarily under the same coverage as the next and it would be the expectation of the agency to share this ahead of time on who is covered unspecific insurance panels.

Note that for churches that decide to do the Model 3: Counselor on Staff, this still applies to them if you plan to charge insurances to offset some of the costs of paying for the staff person. Many times, getting on a specific panel can require a certain number of years of experience or just not possible because too many counselors able to bill to that insurance.

Other Costs

We do not formally cover the other costs that can become a barrier, but you need to understand will be part of the equation. If they are struggling with a \$30 co-pay and have 20 miles to drive plus children that will need childcare, even with paying for the counseling, the finances may still be prohibitive. The good news is that at this point, there many be resources like grants, volunteers for childcare, or other agencies that can help with this but may not be known. And if the issue is big enough, you may be able to find alternative funding for these ancillary costs that will benefit more than just those who utilize the CAP.

Buy-In

Clients buy-in can be very important and most of the time EAPs and CAP for mental health will do so by requiring some kind of cost for the individual. The examples we use will say paying for three sessions, but this can easily be modified to "paying 90% of the expense" or an expectation of \$10 contribution by the client. This is important too for the counseling agency as it has been shown that when there is buy-in from the start, when the EAP or CAP for mental health ends, the individual may be more motivated to continue with treatment if it is adding enough value for them. The point of this is not to enable their dependency, but to simply eliminate barriers as appropriate.

Conclusion

This will require a conversation with experienced counseling agencies, congregation members at your church who are by profession counselors and are willing to guide your church through this process, or legal advice from your church's lawyer. Counseling agencies that want your business are going to be willing to work with you if it means a healthy referral source. Also, mentorship, discipleship, and church mental health groups^[4] might be important resources to compliment your CAP for mental health.

Model I: Fee for Service



This is the simplest model we can recommend and does not require any arranged contract with a counseling agency, therefore gives you flexibility if different counseling agencies offer different services. The downside to this is the cost to the church tends to be more per session, though may overall be a cheaper solution. Further, you

We encourage you to write out a policy of a specific set of services and how many services you are willing to cover. Here is a sample of what could be written:

Crossroads Church is committed to the emotional and mental health of our members and staff that may require services beyond what we can assess or provide. While an individual is open to meeting with a pastor about any issue that may come up for pastoral counseling, if the mental health concern goes beyond two sessions or is deemed beyond the scope of practice of our pastor by the pastor meeting with the individual or family, a referral will be made for counseling services. If access to care has financial concerns, a Church Assistance Program will be utilized with an arranged licensed mental health professional chosen by the church to include the following services and frequency:

1. For members of the church, three (3) free individual or family counseling sessions that include a brief assessment for identified needs that will include a release of information for the church for not only financial responsibilities but coordinate with the therapist with support outside of treatment (such as food, child care, transportation, prayer, discipleship, and groups with the congregation). If the individual or family has private insurance, we will reimburse this amount up to the agreed upon amount.
2. One (1) psychiatric assessment with a psychiatrist, psychologist, or other medical professionals that can prescribe psychiatric medication that is determined by the church if a referral is made from the therapist at the brief assessment. *(Only applies to individual clients)*
1. The cost of co-pays for insurance of the initial prescription of psychiatric medication that is prescribed by the medical professional after insurance. *(Only applies to individual clients)*

Model 2: Annual Contract



This model creates an annual contract with a specific counseling agency that allows for a set number of individuals to be able to get into services rapidly. Because this is a contract for the whole year, but you may not have individuals with mental health needs every month, it is possible you will pay for services on months that no one is using them. That being said, services are usually at discounted rates so if all of the services are filled, you save money and the counseling agency is guaranteed an income.

Be inventive here with this contract. You may want to ask for once a year suicide prevention training for staff by the agency or do a free annual training for the congregation that can include marriage enrichment, self-care, or parenting classes. Another value you can give is having a list of the counselors you have met with and publicly endorse on your website for reference and make it known in your church. This tends to lead to counseling agencies asking to be put on that list and more open to these arrangements.

Just as with the fee for services, you may want to specify a limit that this will cover. Here is the policy that you may want to glean from for your own church:

Crossroads Church is committed to the emotional and mental health of our members and staff that may require services beyond what we can assess or provide. While an individual is open to meeting with a pastor about any issue that may come up for pastoral counseling, if the mental health concern goes beyond two sessions or is deemed beyond the scope of practice of our pastor by the pastor meeting with the individual or family, a referral will be made for counseling services. If access to care has financial concerns, a Church Assistance Program will be utilized with an arranged licensed mental health professional chosen by the church to include the following services and frequency:

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These services are available on a first-come, first-served basis with eight (8) services provided by the counseling center available a month for up to four (4) individuals or families. The expectation of the initial brief assessment for someone is to be no less than three business days.

2. One (1) psychiatric assessment with a psychiatrist, psychologist, or other medical professionals that can prescribe psychiatric medication that is determined by the church if a referral is made from the therapist at the brief assessment. *(Only applies to individual clients)*
3. The cost of co-pays of the initial prescription of psychiatric medication that is prescribed by the medical professional after insurance. *(Only applies to individual clients)*
4. One (1) free suicide prevention and referral training for staff every year.
5. One (1) marriage enrichment presentation given free of charge to the congregation.
6. Promotional material may also be put up in pastoral offices and our hospitality booth in the lobby for any referrals of individuals that do not need to access CAP.
7. Access to church building spaces at the discretion of the senior pastor with prior authorization for presentations, non-therapeutic meetings for the community that is organized by the counseling center, and training or retreats for counseling staff.

Model 3: Counselor on Staff



Hiring your own staff gives you the flexibility to offer treatment for your church that allows for any specific length of time that is needed. This is different than having an independent contractor from a counseling agency work in your church and give a discounted cost because they do not have to pay for office space. It should also be noted here that we are not talking about hiring on a Biblical or pastoral counselor, but specifically a licensed counselor who operates under Christian principles. (Note that the term ‘Christian’ counselor does not have any specific bearing with regards to licensure.)

Hiring your own staff means that you need to have liability insurance, pay the counselor a full-time salary, proper supervision, and maintaining a strict HIPPA policy with record keeping. You will need to consult with your local state or federal laws and procedures for hiring your own staff as there is too much inconsistency to give a good procedure here for this. You will also need to explore church and counseling policies with regards to clinical and evidence-based counseling therapies as well as how spiritual values can play into this role for the counselor to implement.

Note that many locations also do not allow proselytizing within a clinical setting, but if the client values Christian spirituality, it can be an important and powerful component of the session. Further, Christian-based resources are never in any way forced upon the client.

Many churches cannot justify this cost, many other churches do not want to deal with the risk of liability and privacy concerns that come with employing a licensed counselor. But if your church feels there is a strong enough need and you are big enough to cover these costs, the overall expense will be less than entering into a contract with outside counseling agencies.

Pastoral Referral Form



It is recommended that you use our CAP Referral (comes in a separate document with this CAP for mental health kit) to fill out a referral for using the CAP program, regardless of which of the three models you use. If this means using the fee for services or annual contract, understand that there may be a monthly limit if your church wants to have a limited budget for your CAP for mental health.

To manage this well, we encourage you to use the following forms that come attached with this that will be filled out and approved by a church CAP liaison who simply manages how many people are currently using the services and if they have hit their maximum number of times, if established. We encourage within the CAP Referral that the individual or family will be approved solely by the CAP liaison and once it is signed by the individual or family and the CAP liaison, it can be sent over to the counseling agency you are partnering with so they can be scheduled for a brief intake.

For churches who have a single pastor, you may want to ask a deacon or elder to help oversee this. Within a multi-pastoral team approach, we recommend the pastor who is the primary point for pastoral care. Good communication of this will be necessary and while churches are not bound by HIPPA laws unless you employ your own counselor, we highly urge you to treat your archived list of referrals with extreme confidentiality.

The forms in a separate document will come fully editable to either fill out digitally or in hard copies. We recommend you modify it to your churches CAP for mental health plan and then designate your church CAP liaison to monitor the finances, so you are utilizing this resource well. You also will need to change out the following terms for your context:

- Generic Counseling Center*** needs to be changes to the counseling agency you have chosen to the agency you have partnered with.
- Crossroads Church*** needs to be changed to your church name as the referral source.
- Jeremy Smith*** needs to be changed to the CAP liaison for your church.

For those who would like further resources on mental health inclusion ministry in the church, we recommend Stephen Grcevich's Mental Health and the Church^[5] and their Mental Health Inclusion Ministry Planning Tool.^[6]



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