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# Psychotherapy in Germany — Access, Costs and Waiting Times

How to find a therapy place, what health insurance covers, and what types of therapy are available.

**Deutsche Begriffe:** Psychotherapie | Psychotherapeut | Psychiater | Sprechstunde | Probatorische Sitzung | Verhaltenstherapie

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## Mental Health — No Taboo

Mental illnesses are widespread in Germany — approximately **one in three adults** suffers from a mental disorder requiring treatment at some point in their lives. Particularly for migrants and refugees, living in a new country can bring additional burdens:

- **Homesickness and loneliness**
- **Culture shock** and adjustment difficulties
- **Language barrier** and isolation
- **Traumatic experiences** (flight, war, violence)
- **Discrimination** and experiences of racism
- **Existential concerns** (residence status, work, money)

**Important:** Psychotherapy is **not a weakness** — it is a sign of strength and self-care. In Germany, psychotherapy is socially accepted and covered by health insurance.

## Who Can Help?

### Psychotherapist vs. Psychiatrist vs. Psychologist

| Profession | What do they do? | Medications? |
|---|---|---|
| **Psychological Psychotherapist** | Talk therapy (no medications) | No |
| **Psychiatrist** (doctor) | Diagnosis + medications + possibly therapy | Yes |
| **Psychologist** | Counseling, diagnostics (no therapy without certification) | No |
| **Child and Adolescent Psychotherapist** | Therapy for under 21-year-olds | No |
| **Heilpraktiker for Psychotherapy** | Therapy without insurance approval | No |

**For insurance-covered Psychotherapy** you need a **Psychological Psychotherapist** or **Medical Psychotherapist** with insurance approval.

## What Types of Therapy Are Available?

Health insurance covers four **guideline procedures**:

### 1. Behavioral Therapy (VT)

- **Most common** in Germany
- Focus on **current problems** and their solutions
- Exercises and **homework** between sessions
- Good for: depression, anxiety disorders, phobias, obsessive-compulsive disorder, PTSD

### 2. Depth Psychology-Oriented Psychotherapy (TP)

- Focus on **unconscious conflicts** and their influence on current life
- Less structured than VT, more conversation-based
- Good for: depression, personality disorders, relationship problems

### 3. Analytical Psychotherapy (Psychoanalysis)

- **Most intensive form** — multiple sessions per week, over years
- Deep understanding of your own psyche
- Less common, long waiting times

### 4. Systemic Therapy

• Focus on **relationships and systems** (family, couple, work)

• Covered by insurance since 2020

• Good for: family conflicts, couple problems

## How Do I Find a Therapy Place?

### The Problem: Waiting Times

The average waiting time for a therapy place is **3–6 months** — in large cities sometimes shorter, in rural areas longer.

### Step 1 — Psychotherapeutic Consultation Hour (Sprechstunde)

Since 2017, all therapists must offer **consultation hours** (without waiting for a therapy place). The consultation hour serves for diagnosis and assessment of whether therapy is necessary.

**How to get a consultation hour:**

• **Terminservicestelle of the Kassenärztliche Vereinigung**: Phone **116 117** (free), arranges appointments within **4 weeks**

• **Call therapists directly** — list on the website of your state's Kassenärztliche Vereinigung

• **Online search:** therapie.de, psychotherapiesuche.de, jameda.de

### Step 2 — Probatory Sessions

After the consultation hour, there are **2–4 probatory sessions** — you and the therapist check if you're a good fit. You can change therapists if it doesn't work out.

### Step 3 — Application to Health Insurance

The therapist submits a **psychotherapy application** to your health insurance. The insurance usually approves within **3–5 weeks**.

### Step 4 — Therapy

• **Short-term therapy:** 12–24 sessions

• **Long-term therapy:** 60–80 sessions (VT/TP), up to 300 (psychoanalysis)

• **1 session = 50 minutes**, usually 1× per week

## Costs

### Statutory Insured

• **Consultation hour and therapy** — **completely covered** by insurance **(no copay!)**

• No doctor's referral needed — you can go directly to a therapist

• No entry in your employer's medical records

### Privately Insured

• Reimbursement depends on **your policy** (check your contract)

• Sometimes only certain therapy forms or limited sessions

### Self-Payers

• **€80–150** per session

• Worthwhile if waiting for an insurance place or for specialized therapists

## Cost Reimbursement Procedure — If No Insurance Place Available

If you **cannot find an insurance place** and waiting time is unreasonable:

**1. Document** your search (contact at least 5–10 therapists, note rejections/waiting times)

**2. Find a therapist without insurance approval** (private practice)

**3. Submit a cost reimbursement application** to your health insurance

**4.** The insurance covers the private therapist's costs

**Important:** Do **not** start therapy **without** prior approval!

## Therapy in Your Language

### Native Language Therapists

There are therapists who provide treatment in different languages:

• **Search on therapie.de** — filter by language option available

• **KV therapist search** — of your Kassenärztliche Vereinigung

• **Refugio** (Munich, Bremen, Berlin) — therapy for refugees in many languages

• **Psychosocial centers** — in many cities, specialized for migrants

### Language and Cultural Mediators

If no native language therapist is available:

• **Interpreter in therapy** — in some states, insurance covers the interpreter

• **Video interpreting** — increasingly available

## Crisis — Immediate Help

If you are in **acute crisis** (suicidal thoughts, severe anxiety, panic attacks):

• **Telephone counseling: 0800 111 0 111** or **0800 111 0 222** (free, 24/7, anonymous)

• **Muslim Pastoral Care Hotline: 030 44 35 09 821**

• **Psychiatric emergency department** — every hospital with psychiatric ward

• **Emergency number 112** — in life-threatening situations

• **Krisenchat.de** — free crisis counseling via chat (for under 25-year-olds)

## Tips

**1. Don't wait** — the earlier you seek help, the better

**2. Use consultation hours** — quickly get an appointment via 116 117

**3. The therapist must fit** — that's what probatory sessions are for

**4. Confidentiality** — your therapist is bound by **professional confidentiality**, including toward authorities

**5. No disadvantage** — psychotherapy has **no impact** on your residence status