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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

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
- As of: March 2026. All information without guarantee.