BREAKING DOWN THE BARRIERS: MENTAL HEALTH TOOLKIT



This toolkit was designed to help young adults ages 18 to 34 in Chicago's western suburbs understand their options for accessing mental health care. After conducting presentations for over 500 young adults in the Chicagoland region and hearing concerns about finding affordable, convenient mental health treatment, Young Invincibles created a resource guide that breaks down the information a young person needs to navigate the complexities of our mental health system.

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About Young Invincibles

Young Invincibles is a non-partisan, non-profit organization that works to expand economic opportunity for young adults through policy analysis, consumer education, and advocacy. With offices in six major cities across the country, its research and organizing experts elevate the voices of young adults in top policy debates and provide solutions to major economic challenges for the next generation.

Please note that this toolkit is for educational purposes only, and should not be taken as medical guidance or diagnosis. Information in the toolkit will not take the place of guidance from medical professional.

> Authored by Elena Sakopoulos, Midwest Organizing Manager Published October 2017







Where do I start?

Do I need mental health care? If you're not sure whether you need treatment, do not hesita	te to		
contact an expert. Getting an opinion from a mental health professional is always a safe bet, and you	can		
also take an online screening test or watch NAMI's <u>video</u> on the 10 most common warning signs of			
mental illness in your adults.			
☐ What type of treatment services do I need? Look into the different sorts of mental health ca	are		
providers and learn about the range of treatment options. This will vary based on the severity of			
symptoms, how you would like to address your symptoms, and your access to health insurance.			
How do I find a provider? Find out which mental health professionals in your area accept you	ur		
insurance plan and do some research to find the provider that's right for you. If you are based in			
Chicago's western suburbs, our community resource guide can help.			
☐ What will it cost me? Learn more about estimating your treatment costs and getting in touch	h		
with your insurance company for the most accurate information.			
How do I set up an appointment? If you're not sure how to get in touch with a provider's off	fice,		
write out a script using the questions we have listed and learn more about prepping for your first visit	t.		
☐ What if I can't afford my treatment? If you don't yet have insurance coverage, consider sign	ning		
up because having health insurance can save you a lot on the cost of treatment. If you need more			
information on signing up for health insurance coverage, check out the Young Invincibles Healthy			
Adulting Toolkit. If you aren't able to sign up at this time, look into safety net providers, Federally			
Qualified Health Centers, or alternative treatment options.			

This is an emergency or crisis: I need help right now.

- National Suicide Prevention Lifeline (800-273-8255), available 24/7 in English or Spanish
- Crisis Text Line, text "NOW" to 741741
- DuPage Crisis Intervention Unit (630-627-1700), available 24/7 to connect to DuPage County Health Department services and respite program
- The Trevor Project LGBTQ+ youth hotline (866-488-7386), available 24/7

If this is an emergency and immediate assistance is needed, call 911 and ask for a Crisis Response Team, or go to the nearest Emergency Room.

Do I need mental health care?

According to the U.S. Department of Health and Human Services, the term "mental health" refers to an individual's "emotional, psychological, and social well-being." The state of our mental health determines how we feel generally as well as how we respond to stressful or negative experiences. When we are sad, stressed, or nervous, we might say that we are experiencing a mental health challenge. Although family history, biological factors, exposure to trauma, and other factors may cause some

individuals to struggle more with mental health throughout their life, we all experience mental health challenges at some point. Think about a time you were so stressed you couldn't think straight, or a time you were stuck with a problem that felt like it had no solution. In difficult times like these, we all have different coping mechanisms, and accessing professional mental health treatment is an option we recommend considering.

Many people do not know where to begin or feel fearful about seeking out support, but when mental health issues become persistent, it can really make a difference. Accessing treatment as soon as possible is especially important among young adults: we know that three-quarters of individuals with chronic mental illnesses first present symptoms by age 24, but may wait decades before accessing treatment.² Someone with an understanding of what you may be experiencing can help you weigh different treatment options so that you can maintain your mental health throughout the rest of your life.

"How do I know if I have a mental health issue?"

When in doubt, consider seeking out support. For one thing, there is not a universal measure that signals when someone should seek out mental health care. There is no perfect definition of the "mental illness" diagnosis, and many people benefit from treatment regardless of whether their symptoms fit a particular description. Furthermore, the best treatment varies from person to person, depending on people's symptoms and preference around treatment style. Talking to a professional is always a safe bet, but you can get guidance on whether you might suffer from a mental illness by taking a **screening test.**



Below are a few free online screening tools we suggest. There is a wealth of information online, but make sure you are reading sources from medical professionals. You can find a more extensive list of resources on Mental Health America's <u>website</u>.

Table 1: Suggested mental health screening tools

Organization	Screenings provided	Link
1 in 4 Mental Health	General "Mental Health Meter," stress screening, and depression screening	https://lin4mentalhealth.com/measure/
Mental Health America	Depression test, anxiety test, bipolar test, post-traumatic stress disorder test, youth test (under 18), parent test (for child), alcohol and substance abuse test, psychosis test and more.	http://www.mentalhealthamerica.n et/mental-health-screening-tools
Psych Central	Depression screening	http://www.depressionscreen.org/
Psych Central	Bipolar screening	https://psychcentral.com/quizzes/bipolarquiz.htm
National Alliance on Mental Illness	"Know the signs" - video on the symptoms to watch for	https://www.nami.org/Learn- More/Know-the-Warning-Signs

What type of treatment services do I need?

Some things to keep in mind when thinking about the type of treatment to seek out:

- The severity of symptoms,
- The treatment approach and type of provider you would prefer,
- The treatment providers you can access with your insurance plan, if you have health insurance, and
- How much you can afford to spend on services out of pocket

Pro Tip: If you have a Primary Care Doctor that you see regularly, you can ask them for treatment recommendations, and they may be able to refer you to a professional who can provide those services.

Severity of symptoms

If this is an emergency - meaning someone is posing an immediate threat to herself or another person - call the National Suicide Prevention Lifeline (open 24/7) at 1-800-273-8255 or one of the other 24/7 crisis response resources listed at the front of this toolkit.

Most people with moderate or mild symptoms will see a mental health professional on a regular basis, usually paying by the hour. This sort of treatment will allow you to keep up with your normal routine while devoting time on a regular basis to cultivating better mental health.

Treatment methods

Typically a provider will use either a mind-based approach focused on counseling or a body-based treatment focused on medication. One key decision is selecting between medication, therapy, or some combination of both, and a medical professional can guide you through that decision process.

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Psychologists typically have a Doctor of Psychology (PsyD) degree and use discussion-based practices to help you identify harmful mental patterns, institute healthy emotional coping mechanisms, and develop resilience to life's challenges. In contrast, psychiatrists, who

typically have a Doctor of Medicine (MD) degree, will take a more physical approach to treating your symptoms. They will often prescribe medication or might conduct a physical examination to try to find the root of your symptoms, grounded in the belief that some mental health issues come from the way our brains are naturally "wired" and require chemical rebalancing.

There are also many different types of **mental health counselors**, usually trained at the Master's level, who can provide decision-based therapy like a psychologist or counseling on a specific issue, like substance abuse or family issues. Within each of these fields, there is a wide variety of different therapeutic approaches, and everyone will respond differently to any given treatment approach! For more information on finding a provider that fits your needs, go to **page 8**.

Because treatment costs vary significantly based on your insurance and who is providing the care, it is difficult to provide more precise estimates on treatment costs. If you have insurance and would like a more accurate estimate of much these services might cost you, **you must call your Member Services line using the prompts provided on page 10.**

Table 2: Types of Mental Health Professionals

Mental health professional	Why would I see them?	Estimated price
Psychiatrist (MD)	Medication (antidepressants, antipsychotics, etc.); physical approach to mental health	\$\$\$
Psychologist (PsyD)	Cognitive, thought- and behavior-based approach to mental health; counseling, therapy	\$\$\$
Substance abuse counselor (CADC, NCAC)	Counseling specifically on managing substance abuse disorders, perhaps after in-person rehabilitation	\$\$
Licensed Clinical Social Worker (LCSW)	Counseling and therapy, often in schools or medical settings (hospital or clinic)	\$\$
Clinical Mental Health Counselor, Marriage and Family Therapist, etc.	Counseling and therapy, for individuals or groups	\$\$

Alternative forms of mental health care

In addition to these more traditional forms of mental health care, you can find help using telehealth services or by joining a peer support network. These services are typically lower or no cost, making them a good option for people who don't have health insurance or whose insurance plan may not cover the full cost of treatment.

A **peer support network or therapy group** provides an opportunity to talk to others who experience similar symptoms and challenges, empathize with one another, and exchange coping mechanisms and techniques. Some of these groups, especially those led by a licensed provider, may require payment, but many community groups are free. For example, the National Alliance on Mental Illness hosts free "NAMI Connection" groups across the country - check out a schedule for group sessions at NAMI DuPage or NAMI Metro Suburban (western Cook County). Also consider online chat groups like the ones on HealthfulChat.org or Feeling Kinda Blue.

Telehealth programs allow you the comfort of talking to a peer or mental health professional from the comfort of your home, often at a significantly lower price than conventional therapy.

Table 3: Telehealth Providers & Services

Telehealth program	Description	Cost
<u>Talkspace</u>	Video and text chat with a licensed mental health provider	\$32 - \$99 per week
7 Cups of Tea	Website and mobile application with free text chat with an online "listener," access to community forums and self-help coping tools; also paid text chat with a therapist	Free, or \$150 per month for unlimited chat with a licensed provider
<u>iPrevail</u>	Peer counseling, 1:1 chat, group support and online chat rooms	Free (receive points for Amazon gift cards for completing exercises)
<u>BetterHelp</u>	Website and mobile application for communicating with a licensed mental health provider; via text, email, phone, or video chat	\$35-\$65 per week, depending on communication methods selected
<u>PrestoExperts</u>	Website for communicating with a licensed mental health provider via phone or chat	Charges by minute; average of \$2 per min
Doctor on Demand	Website for communicating with a licensed mental health provider via video chat	\$79-\$229 per session
<u>AmWell</u>	Website for communicating with a licensed mental health provider via video chat	\$79 per session

Self-help resources are another great tool to help you cope with symptoms without leaving the house. With self-help resources, you learn skills and practices that help your state of mind. Please keep in mind that for more serious issues, you should speak to a professional as soon as possible.

Table 4: Self-Help Tools & Mobile Applications

Self-help tool	Description	Cost
<u>IntelliCare</u>	Mobile phone apps that target common triggers of mental health issues like stress and anxiety, helping you develop healthy habits	free
Mr. Mood	iPhone app that allows you to record your mood over time and track patterns	\$.99
<u>Calm</u>	Website & app with guided meditations and sleep aid audio	\$12.99 monthly, \$95.99 yearly, or \$299.99 lifetime subscription
Stop, Breathe, and Think	Website & app with guided meditations, guidance on dealing with mood	Free, with option to purchase additional guided meditations for \$1-3
<u>Headspace</u>	Website & app with guided meditations	Free, or \$12.95 monthly, \$95.88 yearly

Beyond accessing treatment from an outside resource, make sure that you are taking care of yourself on a regular basis. You may be surprised how much your mental health improves if you pick up some healthy habits and improve your lifestyle!

Exercise . The Mayo Clinic reports that just 10 to 15 minutes of exercise at a time can improve symptoms of depression. ³
Spend time outside. Go for a walk, hug a tree, or lay down in the grass at the park.
Yoga. Eastern cultures have practiced yoga for thousands of years, and in recent times, has been studied as a tool to reduce mental health symptoms. ⁴
Meditate . Clearing your mind goes a long way towards developing positive self-talk and helping you cope with mental health symptoms. UCLA's Mindful Awareness Research Center has some great <u>resources</u> if you're not sure where to start.
Drink water . Dehydration can cause mental fog, fatigue, and mood swings. ⁶
Get enough sleep . Research has long linked lack of sleep with mental health issues.
Talk to friends and family. It's tough to be vulnerable about how you feel, but commiserating with a loved one can validate your experiences. Even if they can't help you deal with symptoms long-term, they can give you space to talk it out and even help you find professional health.
Laugh! Watch a funny TV show or movie. It can be helpful as a distraction and in elevating your mood.

If this seems too difficult to manage right now, that's ok. We suggest starting small. Use the tips that work for you, and consider talking to a provider to explore more options.



After you figure out the type of treatment you need, you'll want to find a doctor or specialist that provides those services. If you have insurance, you will want to make sure that the provider accepts that insurance as a form of payment.

Follow these steps to find a provider who fits your needs:

- 1. Do you have insurance? If so, start by calling their member services hotline to learn more about the options in your network. If
- you do not have insurance, consider signing up or look into Federally Qualified Health Centers, safety net providers, or other resources that do not require insurance.
- 2. Research providers who fit your criteria. Ask for a referral from your Primary Care Physician, call your insurance company's Member Services hotline, or read reviews on the provider's client service and treatment approach.
- 3. Determine if the provider is a good fit for you. Will you feel comfortable sharing sensitive information with this person?
- 4. Confirm that the provider accepts your insurance

Step 1: Determine your coverage

If you need to get covered, check out the Young Invincibles <u>Healthy Adulting toolkit</u> and take a look at plans on **healthcare.gov**. You may be able to sign up for an insurance plan on the Marketplace or enroll in the low-cost Medicaid program. An enrollment navigator can help you understand your insurance options before signing up. To make an appointment with a navigator in your community, visit healthcare.gov website and click on "make an appointment".

Having insurance coverage makes it much more likely that you'll be able to find affordable treatment. If you are unable to sign up for health insurance at this time, Federally-Qualified Health Centers (FQHCs), safety net providers, and alternative forms of treatment like telehealth programs are good options to consider.

Do you have health insurance? If you do, your insurance company may have a "find a doctor" portal on their website, or you can call their Member Services line for more information on your options. If you have a health insurance card, the number to call should be on the back, or listed on their website. For more guidance on making the call, go to **page 10**.

Step 2: Research Providers

- Talk to your Primary Care Provider about their recommendations. Please note that if you have an HMO health insurance plan, you will need a referral from your PCP to see a mental health specialist.
- Call your insurance company or looking at their online listing to find providers in your insurance network. A guide to calling your insurance company starts on **page 10**.
- Browse reputable sources online and read user reviews.

You can learn a lot about a provider you're considering by doing a little research. Search their name through Google, look at their website, or browse a website like <u>psychologytoday.com</u>, <u>healthgrades.com</u> or <u>yelp.com</u> to find patient reviews. For more information on provider options in the western suburbs region, check out Young Invincibles' community <u>resource guide</u> or a <u>similar listing</u> from the Community Memorial Foundation. You can also download our <u>Healthy Young America app</u>, which allows you to find options anywhere in the country and read user reviews of nearby providers!



You'll want to find a provider who is not only located near you and who accepts your insurance, but also someone who makes you feel **comfortable sharing personal information and vulnerability**. Mental health issues are especially sensitive, so if gender, race, culture, or other social factors are part of your concerns, you may want a provider from a similar background or with professional expertise on those issues.

You can read more on treatment options and finding a provider you are comfortable with on the **National Institute of Mental Health's website**, or watch **this video** on the different treatment approaches within psychotherapy.

Step 4: Next steps after finding potential providers

After you have identified a professional you would like to see, confirm that the **provider is in your insurance network**, meaning that they accept your insurance plan as a form of payment. If it turns out they do not accept your insurance plan, you will have to pay considerably more, maybe even as much as the full cost of treatment, out of your own pocket.

Once you have a list of potential providers, whether you found them online or it came directly from your insurance company, you'll want to call the offices listed to confirm they are still accepting new patients and that they still accept your insurance plan. Sometimes a provider will change their service terms without immediately updating insurance companies, so it's always good to confirm with their office. For more information and a script for calling provider's offices, see **page 11**.

Because not all providers accept new patients year-round, you may need to contact multiple providers before you find someone with availability. If possible, pull a whole list of providers you would potentially like to see, or at least a couple backup options, and call all of their offices until you find an appointment that works. This is a time-consuming process, but may save you a lot of time and frustration in the long run.



If you have health insurance and plan to use it to pay for your services, call your insurance company's member services hotline for the most accurate information on out-of-pocket costs.

Be aware that if you are still covered under your parents' insurance plan, the primary account holder will receive information about the services you receive in the form of an **Explanation of Benefits**, which breaks down what is covered by insurance and the cost of receiving those services. If you are going

to seek out care at a clinic that doesn't require insurance, you can ask them for their service charges before making an appointment, and everything will remain confidential.

Under current law, health insurance plans must cover mental health services like therapy, psychiatry, and inpatient treatment & rehabilitation.⁷ In fact, insurance plans cannot charge more for mental health services than they would charge for other services. If you pay \$25 every time you see a doctor for the flu, *in most cases* your insurance cannot charge you more for seeing someone for mental health services like depression treatment. One notable exception to parity requirements are Medicaid fee-for-service plans.⁸

Meeting your health insurance deductible

In most cases, you'll need to hit an **insurance deductible** before insurance kicks in and covers the cost of your treatment. For example, if you have a \$1,000 deductible on your health insurance plan, you need to pay \$1,000 of your own treatment costs before that insurance costsharing begins. If you haven't gone to the doctor yet this year, you might need to set aside extra funds to cover the cost of treatment up until that threshold is met.

Calling Member Services: Questions to Keep in Mind

Are there providers in your area who provide the services you're looking for?

- "Hi! I'm looking for a psychologist in my area. Can you help me look into my options?"
- "How many different providers are available in a 5-mile radius of my location? What about a 20mile radius?"

How much will services cost? How much of the cost will insurance cover?

- "Can you let me know how much I'd have to pay out of pocket for those services?"
- "How many treatment sessions will my plan cover?"
- [if quoted amount is out of budget] "I think seeing a psychologist isn't in my budget right now. Are there lower-cost services in my area? What would my other options cost me?"
- "I'm looking for inexpensive mental health care.
 Are there providers nearby that might not cost a lot that accept my insurance plan?"

Out of pocket costs with health insurance

Once you hit your deductible, your insurance kicks in and starts paying most of your health costs, but you will usually pay a small portion of the treatment cost in the form of a **co-payment or co-insurance**. A co-payment is usually a flat dollar amount charged every time you receive care, like \$25 per visit. With co-insurance, you pay a percentage of the total cost, like 20 percent of the cost of a treatment visit. You can find the most accurate estimation of what services might cost you by calling your insurance Member Services hotline or looking on their website under "benefits details"

or "my coverage." If you're still confused about insurance, check out our Health Insurance Glossary here.

If the provider is not within your insurance network, you could pay up to the full cost of treatment out of pocket rather than a small co-payment. Always make sure you confirm your provider is "in-network" when you call to set up a first appointment

How do I set up an appointment?

Some providers will have a link on their website to set up an appointment online, but in most cases you will have to call to set up an appointment. Because many offices have a waiting list, try to set up an appointment as soon as possible.

It can be intimidating to call a doctor's office and remember all the questions you need to ask! Write out a script ahead of time and make sure you have your

insurance card in front of you before you call. If assistance or moral support is helpful, ask a trusted friend or family member to sit down with you as you make the call.

Sample Script: Calling to Set up a First Appointment

Is this provider accepting new patients with your insurance?

- "Hi! I'm looking for a psychologist in my area, and a representative from my insurance company recommended your provider. Are you accepting new patients with [Blue Cross Blue Shield] insurance?"
- [if not accepting new patients] "Are there other providers in the area you would recommend?"

How much will services cost?

• "Would you be able to let me know how much I'd have to pay out of pocket for my first visit?"

How should you prepare?

mental health.

- "Is there anything I can do to prepare for my visit?"
- "Are there any questions I should come prepared to answer?"

Prepping for a treatment visit – things to keep in mind:

☐ If you are using insurance to pay for your visit, make sure you bring your insurance card and ID with you. The provider will likely ask questions about your mental health and symptoms you have experienced. If at any time, you're asked a question that is triggering or that you do not want to answer, you should feel comfortable saying so. You will likely have to answer questions about your family's medical history. ☐ The provider will ask if you're taking any medications - bring along a list if you need to keep track. ☐ Come with as many questions prepared as you need. It's okay to feel confused, and your provider is there to answer your questions. You'll usually have a good deal of paperwork to fill out on your first visit. Arrive 10-15 minutes before your first appointment is scheduled. ☐ The office will ask you to sign Informed Consent forms, which lays out treatment terms & conditions and confirm that you consent to services from that provider. If you are not asked to sign a consent form, do not accept services from them! Relax! It's natural to feel nervous before a first visit with a new provider.

Keep in mind that if you do not end up liking your mental health provider, you can find a new one.

That is often a part of the process and providers should expect this. You deserve treatment from someone you get along with, who makes you feel comfortable, and who listens to your concerns.

Congratulate yourself on taking the first step towards taking care of your

What if I can't afford my treatment?

Unfortunately, not everyone has health insurance. Plus rising co-payment costs means even some people with insurance will struggle to afford their treatment. However, don't let that discourage you from getting the care you need - there are affordable options out there.

If you cannot afford treatment from a privatepractice provider, consider seeking out care at a

"safety net provider" or a Federally Qualified Health Center (FQHC). A safety net provider is usually a county health department that serves anyone regardless of their ability to pay, and FQHCs are community clinics that charge on a sliding scale basis or accommodate a payment plan. Most FQHCs and safety net providers administer comprehensive mental health services, and many can prescribe psychiatric medication or provide therapy sessions. You can find clinics near you, and information on the services they provide, using the interactive map on this webpage. The Partnership for Prescription Assistance also has a great free clinic finder tool that you can check out here.

Telehealth programs are also helpful low-cost options. Some of these websites and applications provide free coaching on healthy lifestyle tips to manage symptoms, while others allow you to text or video chat with a provider for a charge. Check out some of the resources we listed on **page 6**.

Thanks for reading! You're all set to seek out support.

Congrats on taking the first step towards improving your mental health! Oftentimes, just admitting you need help is the most important part. Now you know how to make it happen, we hope you'll use this information to get the services and treatment you need.

Remember, if you're still not sure how to begin, call your insurance company's Member Services hotline for a list of providers near home in your network. If you don't have insurance, the resources listed on **page 6** are a great place to start. And if you have any questions the toolkit didn't answer, feel free to **contact us**.

Glossary

Co-insurance: The percentage of the cost of a health care service you pay (ex. 20%) after you've paid your deductible.

Co-payment: A fixed amount (ex. \$20) you pay for a health care service after you've paid your deductible. **Deductible**: The amount you pay for a health care service before your insurance plan kicks in to begin coverage. For example, with a \$2,000 deductible, you pay the first \$2,000 of services out of your own pocket.

Federally Qualified Health Center (FQHC): Federally funded health clinics serve low-income and uninsured individuals. FQHCs provide primary care services to all, regardless of your ability to pay, based on a sliding scale fee structure.

Insurance network: Hospitals, clinics, doctors, nurses and other health providers your insurer or plan has contracted with to provide services. Because your insurer has contracted with these entities, you pay less out of pocket when you receive their services.

Marketplace: Website and service, administered by the federal government, to help individuals, families, and employers shop for health insurance plans. Also apply for premium tax credits, learn about Medicaid coverage and eligibility, and sign up for a free in-person meeting with a health insurance navigator. (healthcare.gov, getcovered.illinois.gov)

Medicaid: State-administered free or low-cost health coverage to low-income individuals. In some states, restricted only to low-income children, pregnant women, people with disabilities, and seniors. However, in Illinois you automatically apply if your family's household income is at or below the national income threshold. See the healthcare.gov **website** for more information on qualification, or talk to a health insurance navigator.

Mental health: The condition of an individual's emotional, psychological, and social well-being. **Navigator**: An individual who is certified to help people apply for health insurance through the Marketplace or state Medicaid departments. Make a free appointment with a navigator on healthcare.gov.

Out of pocket costs: Your health expenses for medical care that insurance doesn't cover, including deductibles, co-insurance, and co-payments, plus any services that aren't covered under your health plans.

Peer support group: Gathering of two or more people to share mutual experiences with mental health challenges. Sometimes led by a health professional.

Provider: Doctor, nurse, psychologist, psychiatrist, or any other type of licensed health professional who provides services.

Psychiatrist: A health professional (MD) who treats and diagnoses mental health symptoms, particularly through medication.

Psychologist: A health professional (PsyD) who treats and diagnoses mental health symptoms, particularly through talk, discussion, and expressive therapies.

Telehealth: Technology designed to increase access to health care, often by using video technology to connect mental health providers to clients.

Endnotes

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