

Marriage and Family Therapy



A Unique Healing Art

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***F**or the purposes of this chapter, the practice of marriage, family, and child counseling shall mean that service performed with individuals, couples, or groups wherein interpersonal relationships are examined for the purpose of achieving more adequate, satisfying, and productive marriage and family adjustments. This practice includes relationship and premarriage counseling.*

The applications of marriage, family and child counseling principles and methods includes, but is not limited to, the use of applied psychotherapeutic techniques, to enable individuals to mature and grow within marriage and the family, and the provision of explanations and interpretations of the psychosexual and psychosocial aspects of relationships.

*Section 4980.02 of the
Business and Professions Code*

Marriage and family therapists are relationship experts

They work in private practice and various other settings with individuals, couples, families, children and adolescents, and the elderly, providing support and perspective as patients struggle with life's challenges.

Marriage and family therapists practice early crisis intervention and brief, focused psychotherapy to resolve problems or reduce symptoms in the shortest time possible. They also have the expertise and skills to work with persons where more intensive, long term treatment is necessary to cure or relieve mental or emotional conditions.

They work in California's courts and schools as well as its health institutions, child protective services, mental health treatment centers, research centers, organizations and businesses.

Patients who are treated by marriage and family therapists are more productive at work, visit their doctors less often, and have lower average lengths of stay at in-patient facilities.

Marriage and family therapists are licensed by the State of California. They must undergo extensive education, training, clinical fieldwork and pass two rigorous exams to demonstrate professional competency.

In the Golden State, record numbers of citizens are seeking treatment for mental disorders that affect their work performance and personal lives. Personal and family stresses are greater, expectations for quality of life are higher, and access to qualified mental healthcare providers has improved as society has come to recognize the impact of mental health on physical well-being.



Marriage and family therapists¹ (MFTs) are core mental health practitioners educated and trained to help with relationship difficulties, and diagnose and treat the mental disorders and emotional problems of individuals, couples, families and groups.

¹ The terms "marriage, family and child counselors" (MFCCs) and "marriage and family therapists" are used interchangeably. All states who regulate the profession use the title, "marriage and family therapist."

Mental illness can be as disabling as a serious heart condition



Mental illness can be as disabling to an individual as a serious heart condition and often more disabling than other chronic physical illnesses such as lung problems or diabetes.³

“Twenty-eight million American adults have a serious mental disorder other than substance abuse. These mental illnesses cost society an estimated \$129.3 billion annually.”²

Of all the reasons that individuals seek help, nearly half directly relate to interpersonal relationship problems, including marital issues, child-rearing difficulties, family and work related conflicts.⁴ Even mild depression, a common disorder, or schizophrenia, a severe mental illness, may be traced to early family experiences or aggravated by present relationship problems/dysfunctions.

² California Psychological Association, Mental Health Benefits: Need and Cost Effectiveness.

³ Ibid.

⁴ Murstein Bernard I. and P.A. Fontaine; The Public’s Knowledge About Psychologists and Other Mental Health Professionals, July 1993, *American Psychologist*.

Why people consult mental health professionals⁵

47% interpersonal relationship problem

27% affective and anxiety disorders

8% addiction

6% character-disorder problem

34% other

Note: Responses total more than 100% because respondents cited more than one reason for consulting a mental health professional.

Examples of affective disorders include mood disorders such as depression, generalized anxiety and bipolar disorder.

Examples of character disorders include histrionic and borderline personality disorders.



⁵ Ibid.

Distress signals –



- Emotional stress or anxiety
- Behavioral problems
- Feelings of loneliness, isolation
- Depression
- Moodiness
- Alcohol or drug use
- Sexual disturbances

- Unexplained fatigue
- Difficulty coping with changing lifestyles
- Unexplained injuries to family members
- Chronic or life threatening illness
- Unusual eating patterns
- Family conflict or tension
- Divorce or separation
- Fear, anger or guilt
- Grief or emotional pain
- Conflicts with co-workers



– Marriage and family therapists can help

Marriage and family therapists are mental health professionals trained and licensed to diagnose and treat patients with problems that stem from unresolved interpersonal or family of origin issues or compound current relationship difficulties. They are covered by the psychotherapist-patient privilege, as are psychiatrists and other mental health professionals.

Marriage and family therapy is highly effective because of the “systemic” orientation that its therapists bring to treatment. In other words, they believe that an individual’s mental or emotional problems must be treated within the context of his or her current or prior relationships if the gains are to be meaningful and productive for the patient. This treatment philosophy is consistent with current thinking in the health care field, which increasingly emphasizes inter-agency cooperation, involvement of the family, integration and coordination of services. Our health care system is now moving toward a more systemic approach and is increasingly rejecting individually-focused care.

As a result, marriage and family therapists are often able to treat a patient’s condition quickly — a cost-effective and practical approach to mental healthcare and a prime reason so many physicians and others refer patients to marriage and family therapists. When it is in the best interest of the patient or outside the scope of the marriage and family therapist’s license, therapists collaborate with and refer to other health professionals, such as physicians or psychiatrists in the case of prescribing medication.

Policy-makers, both in business and government, are beginning to understand and support the notion that mental health services play a critical role in prevention. Healthy individuals and families promote socially acceptable behaviors, increased self-esteem, more tolerance for society in general, increased capacity for intimacy, work, maturity and responsible functioning. This ultimately results in less unnecessary utilization of medical services.

“In a typical day, up to fifty percent or more of what physicians see are not diseases, but rather psychosomatic symptoms brought on by life’s stresses. The appropriate diagnosis is to reassure the patient there’s no basis in disease. The proper prescription is to refer for psychotherapy. Too often, these patients become victimized by “disease mongering” where unnecessary medication is prescribed – often indefinitely – to benefit for-profit medicine.”

*Fred Bauman, M.D.
Neurologist
San Diego*

Marriage and family therapists work with all segments of the population

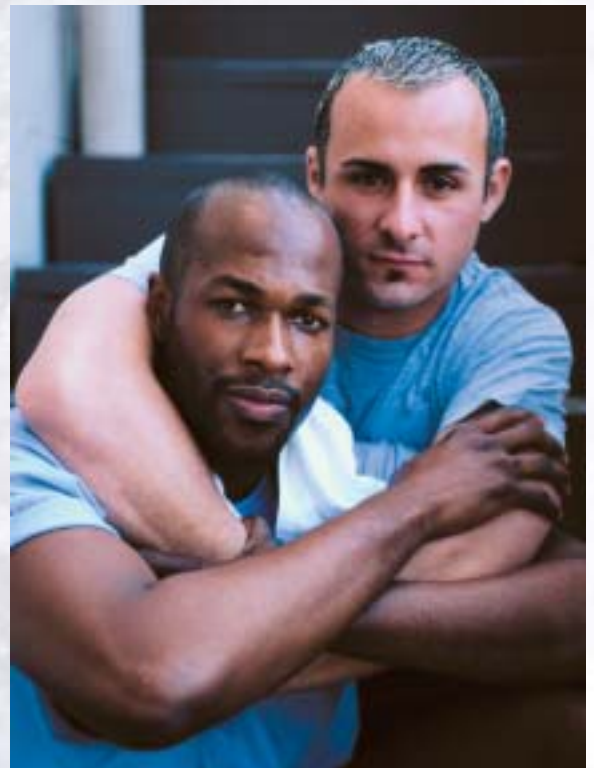


Counseling Couples

Married and unmarried couples often seek counseling with a marriage and family therapist to reduce conflict or increase intimacy by addressing communication patterns, developmental concerns and/or lifestyle issues. Couples who are divorcing often find that therapy during the separation process provides a common ground for resolving painful interpersonal and child custody disputes, thus providing a cost-effective alternative to litigation. As divorce rates soar, more couples are seeking counseling *before* marriage to weigh their compatibilities and learn about the tools they need to succeed as a family.

Marriage and family therapists are an important resource for same sex couples when coping with life's challenges. These couples often have less support from family, churches, and societal institutions than perhaps any other segment of the population.

Marriage and family therapists treat couples in the context of their lives to address their diverse lifestyles, cultural backgrounds, and religious/political affiliations.



Favoring Families

Based on relationship dynamics, American families face inherent challenges. Today, family life is more complex than ever. There are more step-families, single parents, and homes where both parents work. The frantic pace of daily life and increased economic pressures often overwhelm families, breeding dysfunctional behaviors like alcoholism, drug abuse, family violence and child molestation. As traditional family support systems continue to erode, families can increasingly turn to mental health professionals for help.

Marriage and family therapists are trained in family dynamics. They work to develop healthy and productive relationships and nurture positive behaviors in families so that each family member can realize his or her full potential.



“In child custody cases, family therapy beyond the one or two hours mandated by the court system is often more beneficial than further litigation in terms of resolving conflict and keeping costs down . . . and that’s the goal of most family law attorneys – to get both parties to a safe, comfortable, workable solution as quickly as possible.”

*William Blatchley
Family Law Attorney
San Diego*



Championing Children

Children who are treated early in life for mental disorders are less likely to grow into dysfunctional adults entrenched in California's criminal justice system and social service agencies. Early intervention by marriage and family therapists can save lives, families, and California tax dollars.

Children learn and grow through family support, social interaction, and school experiences. Their emotional and physical well-being are compromised by parenting conflicts, physical and sexual abuse, and custody disputes. Aggressive behaviors, "acting out," and poor academic performance are often symptomatic of important developmental challenges that children need to resolve in order to grow into healthy, productive adults. Marriage and family therapists use a combination of focused education, retraining and individual therapy in a safe, non-directive environment to help children heal. By nature of their family focus, marriage and family therapists often include parents, families, teachers and significant others in the therapeutic process.



Aiding Aging Americans

As we age, the accumulated losses of health, family, friends, social status, mobility, and finances can become overwhelming. Families and neighbors may notice withdrawal, declining hygiene or increased visits to the emergency room as an older adult attempts to cope with isolation and adjustment. Marriage and family therapists often provide in-home counseling to homebound seniors and case management services to link them with community resources that support independent living. They also work with families of aging adults to facilitate communication and mutual understanding.



Counseling by a marriage and family therapist will often reduce an elderly patient's use of unnecessary medical services by addressing underlying emotional issues and helping the patient to regain the ability to cope with daily living activities.

Caring for patients with life-threatening diseases

Many life threatening or terminal illnesses, such as cancer, are emotionally charged. Such a diagnosis often conjures up feelings of despair and loss of control. Patients may question their past choices in life as survival comes into question; some may feel betrayed by their bodies. Marriage and family therapists provide an important resource for patients and their families whose lives are challenged. They are helped to reduce stress, address survival issues, resolve personal issues, regain a sense of control and find inner peace.





Sensitive to human sexuality

Marriage and family therapists are uniquely qualified to recognize the connection between various aspects of people's lives, such as the effect one's sexuality has on his/her emotional well-being.

They assess a patient's past and present relationships to assist in the diagnosis of problems so that they can deliver treatment in the most effective way.

Sexuality is part of the continuum of human experience. As such, sexual difficulties are rarely isolated. When they occur, they can negatively impact personal and professional relationships. An individual may overcompensate for sexual problems with overeating, substance abuse, or aggressive behavior. Marriage and family therapists work with individuals and couples to diagnose the origin and treat the symptoms of feelings of powerlessness, inadequacy and communication difficulties that couples express through sexual problems.



Assisting patients with alcohol and chemical dependencies



It is estimated that as many as sixty percent of the adults and seventy-five percent of the adolescents in chemical dependency treatment programs come from alcoholic homes.

MFTs work with individuals and groups who engage in excessive use of alcohol and other chemical substances. Additionally, they address the needs of family members who are affected by the alcohol and chemical dependencies of other members of the family.



The excessive use of alcohol and drugs can have a debilitating effect on individual functioning, family life, work and other relationships. MFTs can help patients challenge these dependencies to develop more balanced lives and better functioning relationships.

Psychological testing as a tool for diagnosis

Although psychological testing was once believed to be solely the province of psychologists, the MFT license authorizes qualified marriage and family therapists to administer and evaluate psychological tests when used as a tool to diagnose and treat relationship-based disorders.

The benefits of group therapy



Marriage and family therapists use group therapy in inpatient and outpatient settings to model interpersonal skills, lend perspective, and provide therapy.

Marriage and family therapists recommend group therapy to patients in many instances. Participants learn from each other's experience and group interaction and often show improvement in interpersonal skills, as well as emotional and mental well-being. Marriage and family therapists facilitate various kinds of group therapy. Process groups focus on group interaction and may not be topic-specific. Topical groups are comprised of individuals with similar disorders or diagnoses, such as adults abused as children, depression, substance abuse, loss, or marital issues. Other groups may provide education, support and counseling. Group therapy is often a cost-effective means to address patients' presenting problems and may also be effective in expediting the benefits of individual therapy.



Healing is an art and a science

Effective marriage and family therapists share many common qualities. They tend to be flexible thinkers, compassionate, and facilitative of patient self-understanding. Yet, the means used to heal a patient are based on the therapist's unique theoretical orientation and treatment methods.

For instance, a cognitive approach focuses on what the patient is thinking. The therapist assists the patient in substituting positive thoughts for those that are negative or self-defeating. A behavioral therapist would emphasize changes in behavioral patterns, starting with small changes and progressing to more difficult ones.

With a psychodynamic approach, therapists focus on the relationship between the patient and therapist as a model for understanding how the patient relates to others and works out problems. This approach also explores the relationship of past traumas to the current disorder.

Psychoanalysis is even more focused on the patient's past. As a result, the therapist offers less suggestion and direction so that the patient can explore and interpret the past at his/her own pace.

Treatment methods and procedures also vary according to the therapist. While one may use mental imagery, another may rely on insights from hypnosis, art or play/sandtray therapy. In any case, one thing is certain — each therapist explores and examines interpersonal relationship issues. This is the hallmark of marriage and family therapy.



California's 25,000 marriage and family therapists are a diverse group. Each therapist offers a unique perspective based on his or her own training, experience, and theoretical orientation.

California's marriage and family therapists work with all segments of the population.



They and their patients are as diverse as California's population. Many MFTs may themselves come from culturally diverse backgrounds and/or may have the training and expertise to provide assistance to patients which reflect California's cultural diversity. They see couples, children, and families. They advise writers and entertainers, mediate legal disputes, serve as consultants to businesses where poor employee relationships deter effectiveness and mirror family discord; they also serve as expert witnesses, talk show hosts and public speakers. Each marriage and family therapist brings a unique combination of training, experience, and skill to his or her practice of the profession.



Ethics are Essential⁶

Marriage and family therapists adhere to a code of ethical standards that govern the conduct of practicing professionals, interns, trainees and supervisors.

They *demonstrate responsibility to patients* by respecting the rights of patients seeking treatment and making an effort to ensure that their services are used appropriately.

They avoid relationships that could impair professional judgment or compromise and/or exploit the client's trust and dependency.

They *do not disclose patient confidences* except as mandated or permitted by law.

Marriage and family therapists assist patients in obtaining other needed therapeutic services.

They *maintain high standards of professional competence and integrity* by keeping abreast of developments in their field and practicing within the scope of their education, training and experience.

Marriage and family therapists *accurately represent their competence, education, training, and experience* relevant to their professional practice.



The National Institute for Mental Health (NIMH) recognizes marriage and family therapy as a core mental health discipline along with psychiatry, psychology, social work and psychiatric nursing.

*(U.S. Code 242a,
Section 303,
Public Health Service Act – Regulations
42 CFR,
Part 64, NIMH.)*

⁶ California Association of Marriage and Family Therapists; Ethical Standards for Marriage and Family Therapists, Part 1.

Where you'll find marriage and family therapists



While many marriage and family therapists are in private practice, you'll also find marriage and family therapists working in California's schools, businesses, governmental agencies, hospitals and other health facilities, legal and correctional systems, and county mental health.

Work Settings of Marriage and Family Therapists⁷

Solo private practice	66.8%
Public Sector	44.0%
Non-profit and charitable corp.	13.3%
Multidisciplinary or group	10.5%
School, college or university	6.8%
Managed care company	3.0%
Licensed health facility	3.4%
Outpatient clinic	3.4%
Other	3.8%
Residential treatment facility	2.4%

Note: Marriage and family therapists often function in more than one work setting. Therefore, responses total more than 100%.

⁷ California Association of Marriage and Family Therapists; 2002 member survey.

Inpatient facilities

Marriage and family therapists in hospitals, residential treatment facilities, and correctional facilities treat the individual and family during the patient's stay at the institution and afterwards, and help the individual prepare to reintegrate with his/her non-institutional environment.



"In my experience, about twenty percent of problems currently referred to EAP programs are domestic, marriage, and family issues. This is about double what it was three years ago. As a result, we're always looking for MFTs interested in working with EAP programs – the emphasis of their training in marriage and family systems makes them excellent providers for EAP resource systems."

*Dwayne Rogers
President,
Personal Assistant Services
San Diego*

Employee assistance programs (EAPs)

In EAPs, marriage and family therapists work to restore healthy employee relationships and family functioning so the workplace and personal lives can operate more productively and effectively.

Insurers and other payers

Health maintenance organizations (HMOs), preferred provider organizations (PPOs), and other managed care companies employ and contract with marriage and family therapists for utilization review and provider screening, as well as to provide mental health treatment. Insurance companies reimburse for psychotherapy services rendered by marriage and family therapists in most indemnity (fee-for-service) policies.

Community mental health centers

As administrators, supervisors and clinicians, marriage and family therapists apply their unique approach to serve community needs.

Government and business

The courts, the military, corporations, community groups, social service agencies and mental health institutions are increasingly turning to marriage and family therapists for consultation and in-service staff training. They provide treatment for workers who have job related injuries and work closely with the family court system as mediators in custody cases. Marriage and Family therapists are also authorized providers for the U.S. Government's CHAMPUS program and the State of California's Victims of Crime program.



Universities and research centers

The link between individual functioning and family and interpersonal dynamics is increasingly recognized by researchers and those who fund research. Whether they are studying treatment alternatives to hospitalization or chronic illness and disability, MFTs are found at the cutting edge of developing knowledge in mental health.

Preparing for licensure takes dedication, time, and training . . .

Education

Before obtaining the MFT license, marriage and family therapists must first complete a two-year masters or doctoral degree program accredited by a regionally accepted body such as the Western Association of Schools and Colleges or approved by the California Bureau on Private Post-Secondary and Vocational Education. The law specifies an integrated course of study that includes “marital and family systems approaches to treatment,” “developmental issues and life events from infancy to old age,” and “a variety of approaches to the treatment of children.”



Marriage and family therapists earn their license through a rigorous education, training and licensing process similar to other mental health professionals.



Marriage and family therapists are well trained

Training

While a minimum of a master's degree is required, nearly one-fifth of California's marriage and family therapists also hold doctoral or other advanced degrees.

Applicants for the license must also complete 3,000 hours of supervised experience. Many often choose to complete a portion of the hours during the degree program to integrate their coursework with insights born of practical experience and apply the coursework while it is being learned. Post-degree registered interns may train with a qualified supervisor in governmental entities, schools, colleges, or universities as well as licensed health facilities, non-profit and charitable corporations and private practices.

An emphasis of the marriage and family therapist's training is diagnosis and treatment of psychopathology from a family system and relationship perspective. The MFT's integrated course of study also trains generally in a variety of other theoretical frameworks and in the use of various psychotherapeutic techniques. Students also have specific training in alcoholism and chemical dependency issues, human sexuality, and child abuse detection and treatment. They may also obtain experience in administering and evaluating psychological tests.



Licensing

Marriage and family therapists are licensed by the State of California pursuant to the Healing Arts Division of the California Business and Professions Code (beginning with Section 4980). The Board of Behavioral Sciences (BBS) is the licensing and regulatory body for MFTs as well as for clinical social workers and educational psychologists. The MFT licensing exams, which are occupationally-oriented competency-based tests, are a challenging undertaking. Among other key competencies, applicants are tested for their ability to assess, diagnose and treat a range of presenting problems.

Education, experience and training – How MFTs compare with other mental health professionals.

EDUCATION	MFT	LCSW	PSYCHOLOGIST	PSYCHIATRIST
Advanced degree	MA/MS/PhD/PsyD/EdD	MA/MS/PhD	PhD, PsyD/EdD	MD
Coursework in counseling and psychotherapy	mandatory	optional	optional	optional
TRAINING				
Supervised experience	3,000 hours	3,200 hours	3,000 hours	4 years post-degree
Settings	governmental entity, school/college/university, nonprofit or licensed health facility, private practice (registered interns only)	governmental entity, school/college/university, non-profit or licensed health facility, private practice (associate clinical social workers only)	training program approved by a university/college/school or as registered psych assistant employed by licensed psychologist, licensed physician and surgeon board-certified in psychiatry, by a clinic, by a psychological corporation, by a licensed psychology clinic or by a medical corporation	psychiatry training program approved by American Board of Psychiatry and Neurology
LICENSURE				
By state of California	yes	yes	yes	yes
Emphasis on Primary Service	counseling and psychotherapy from a variety of therapeutic orientations with individuals, couples, families and groups	psychosocial diagnosis, assessment, and treatment, client advocacy, consultation, evaluation and research	psychotherapy, psychological testing, etc.	prescribing and monitoring psychotropic medications and sometimes psychotherapy

The education, experience and training of marriage and family therapists most closely parallels that of clinical social workers. A central difference is the primary emphasis of the MFT license on counseling and psychotherapy.

The roots of marriage and family therapy

Family therapy evolved out of the experience of psychiatrists who treated in-patients that often experienced a relapse in their condition once they had returned home to the environment in which their condition first arose. Once therapists established the relationship between family dynamics and the individual patient's intrapsychic difficulties, they worked to understand and develop therapeutic approaches which included examining communication patterns and interpersonal relationships. Additionally, treating the family as a unit led to improved patient functioning, relapse reduction and greater medication compliance.



The presence of emotional and mental stability aids in fighting disease. Marriage and family therapists help speed the healing process for recovering patients and provide valuable support to the terminally ill.

Marriage and family therapists became licensed in California 38 years ago, in 1964. This early legislation was designed to protect the public by limiting the practice of marriage and family therapy to qualified individuals. Basic requirements included a master's degree in a behavioral science field of study and two years of supervised experience.

Over time, this early licensing law was amended to upgrade the educational requirements, define rules of professional conduct, and provide for licensing exams. A 1970 bill affirmed that marriage and family therapists could use "applied psychotherapeutic techniques" when providing services. As the profession rose in stature, applicants who were already licensed social workers or psychologists also sought the MFT license. Today, there are approximately 25,000 licensed marriage and family therapists in California.

Types of mental health professionals people would recommend to a friend⁸

How do Americans choose a mental health provider? Primarily through physicians and friends, according to a July 1993 article in American Psychologist Journal. And who do friends recommend? Marriage and family therapists are their first choice.⁹

Marriage and family therapist

Psychologist

Physician

Clergyperson

Psychotherapist

Social worker

Psychiatric Nurse

Telephone Crisis counselor

Other

(ranked from most to least recommended)



⁸ Murstein Bernard I. and P.A. Fontaine; The Public's Knowledge About Psychologists and Other Mental Health Professionals, July 1993, *American Psychologist*.

⁹ Ibid.

Marriage and family therapy is an important cost containment measure in our nation's healthcare delivery system.



According to a report on healthcare reform by the National Institutes of Mental Health,¹⁰ mental disorders affect nearly one fourth (22%) of the U.S. adult population in a one-year period. Twenty-eight million Americans suffer from serious mental disorders other than substance abuse, which costs society an estimated \$129.3 billion annually, about half of which is attributable to lost productivity in the workplace.¹¹

The economic burden of depression is also tremendous. The cost of depression (\$43.7 billion) ranks it among other major health concerns such as coronary heart disease, cancer, and AIDS. While medication and psychotherapy can cure eighty percent of depression cases, fewer than a third of depressed people seek help, which costs employers \$23 million in absenteeism and lost productivity.¹²

Stress causes American workers to miss an average of 16 days of work per year.¹³ Nearly three-fourths of corporate medical directors and human resource managers report stress as “very or fairly pervasive” at their workplaces.¹⁴ Additionally, sixty percent of all healthcare visits are by people with no physical problem at all. This figure rises to eighty or ninety percent when stress-related illnesses are included.¹⁵

¹¹ Department of Health and Human Services, National Institute of Mental Health; Healthcare Reform for Americans with Severe Mental Illnesses: Report of the National Advisory Mental Health Council, June 1993.

¹² California Psychological Association, Mental Health Benefits: Need and Cost Effectiveness.

¹² National Mental Health Association, “Depression: A Neglected Major Illness,” December 1993.

¹³ Ibid.

¹⁴ Ibid.

¹⁵ Ibid.

Many mental disorders that threaten peace of mind and lost productivity to society can be treated effectively by a marriage and family therapist with brief, focused psychotherapy. Marriage and family therapists diagnose and treat individuals to alleviate symptoms and resolve problems so that patients may realize their full potential at home and at work.

Early intervention and treatment of children and aging Americans are especially valuable. Untreated children with developmental, emotional, or behavioral disorders are more likely to commit crimes or become incarcerated, often resulting in expensive social services. Older adults will overutilize medical care as a substitute for a caring therapist who could help them adjust to lifestyle changes, combat depression and/or utilize family and community resources.

An emphasis of marriage and family therapists is on focused, short-term therapy that examines the impacts of interpersonal relationships on an individual's mental disorder. Of course, not every patient can benefit from brief therapy. When it is beneficial to the patient, MFTs also have the skills to address more intensive disorders that require more extensive treatment. Additionally, they are trained to recognize and refer mental illnesses outside the scope of their license or area of competence, often collaborating with professionals from other disciplines to provide effective patient care.



*Studies show lower
medical utilization
following mental health
treatment¹⁶*



¹⁶ Mumford, Emily, Ph.D., H.J. Schlesinger, Ph.D., G.V. Glass, Ph.D., C. Patrick, Ph.D., and T. Cuerdon, B.A.; A New Look at Evidence About Reduced Cost of Medical Utilization Following Mental Health Treatment, October 1984, *American Journal of Psychiatry*.

For Inpatients . . .

“ . . . Thirteen (of fifteen) . . . experimental studies included days in hospital as an outcome indicator, and their combined results showed that psychologically treated patients were discharged about two days sooner than were persons not so treated . . . ”



. . . and the Elderly

“ . . . The widespread and persistent evidence of reduced rate of increase of medical expense following mental health treatment argues for the inseparability of mind and body in health care. . . Older patients show larger cost-offset effects (decrease in medical utilization following mental health treatment) than younger ones . . . older people generally use more medical services and more expensive inpatient services, leaving more room for cost reductions.”

The Economic Impact of Mental Illness (1990)¹⁷

(in billions of dollars)

	Mental Illnesses	Cardiovascular Diseases	Respiratory Diseases
Direct costs	\$67	\$85	\$57
Indirect costs	\$75	\$75	\$42
Other related costs	\$6	\$0	\$0
Total costs	\$148	\$160	\$99

¹⁷ Department of Health and Human Services, National Institute of Mental Health; Healthcare Reform for Americans with Severe Mental Illnesses: Report of the National Advisory Mental Health Council, June 1993.

A diagnosis and a prescription . . .

Just like other healthcare professionals, marriage and family therapists first diagnose a disorder and then prescribe a treatment plan designed to resolve problems or alleviate symptoms as quickly as possible.

Diagnosis, assessment, treatment and prognosis of mental disorders are the foundation of the marriage and family therapist's training and education. MFT trainees follow an integrated course of study including clinical fieldwork where they use applied psychotherapeutic techniques in patient treatment. Preparation for the profession must also include supervised experience emphasizing assessment, diagnosis, prognosis and treatment, and may include experience in administering and evaluating psychological tests.

As authorized providers of psychotherapy, marriage and family therapists are reimbursed by most insurance¹⁸ and many managed care plans, including the State of California's Victims of Crime program, and the federal government's CHAMPUS program for the military retirees and families of active duty military. Certain county agencies also receive Medi-Cal reimbursement for MFT treatment of severely mentally disordered or indigent patients. Additionally, MFTs may be reimbursed for treatment of mental or emotional conditions resulting from work related injuries under California's Workers' Compensation laws.

Case Study: Mental Health Treatment Cuts Medical Expenses

A comparison was made of three groups of persons, all diagnosed as having one of four chronic illnesses, covered by the Blue Cross/Blue Shield Federal Employees Health Benefit Program from 1974 to 1978. One group received seven to 20 mental health visits within three years, the second was seen for more than 21 visits and the third group had no mental health treatment. By the third year, the seven to 20-visit group had annual medical charges \$309 lower, and those with more than 21 visits had medical expenses \$284 lower than the no-mental-health treatment group.¹⁹

¹⁸ The "freedom of choice" laws (California Insurance Code Sections 10176, 10176.7, 10177 and 10177.8) mandate that patients may select and be reimbursed for treatment provided by an MFT when that treatment is for the diagnosis and treatment of a mental disorder.

¹⁹ California Psychological Association, Mental Health Benefits: Need and Cost Effectiveness.



The California Association of Marriage and Family Therapists is dedicated to serving the needs of California's marriage and family therapists and their clients.

What is CAMFT?

The California Association of Marriage and Family Therapists (CAMFT) is a non-profit mutual benefit professional association dedicated to the advancement of marriage and family therapy as an art and a science. Membership is nearly 25,000 and includes licensed marriage and family therapists, professionals in allied fields as well as students and interns pursuing licensure as MFTs.



CAMFT establishes and helps maintain high standards of professional ethics and practice for its members. It encourages continuing professional education and works cooperatively with the licensing board to upgrade qualifications for licensure. It has an active legislative program designed to benefit both the profession and the consumer.

When the California legislature updated the laws regulating marriage, family, and child counselors some years ago, they included a preamble which testified to the vital role of MFTs in keeping California healthy.

The law says that “healthy individuals, healthy families, and healthy relationships . . . are our most precious and valuable natural resource,” integral to the well-being of the State of California. It cites the great need for competent therapists with a broad range of psychotherapeutic skills and states that MFTs best meet that need by providing a crucial support system for the well-being of California’s citizens.

Marriage and family therapists are uniquely qualified by virtue of their training, which emphasizes the diagnosis and treatment of mental disorders from a systems and family perspective. The versatility of the MFT’s training and the focus on early diagnosis and prevention are also well-suited to the cost-conscious healthcare environment of the future. And, with over 25,000 marriage and family therapists practicing statewide, MFTs are accessible.



As the professional association dedicated to the advancement of marriage, family, and child counseling, the California Association of Marriage and Family Therapists (CAMFT) establishes and maintains high standards of professional ethics for its member students, interns, licensed individuals and allied professionals. The Association also encourages continuing professional education and works with the licensing board to routinely upgrade qualifications for licensure.

CAMFT takes great pride in its many achievements to advance the profession of marriage and family therapy and is dedicated to restoring and preserving the health of Californians and their families, our “most precious and valuable natural resources.”

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