

Couples therapy is too expensive? Six cheaper options

A private couples therapist costs \$150 to \$300 a session in the US in 2026, and insurance rarely covers it. These six options cost less.

OPTION	WHAT YOU PAY	WHO YOU WORK WITH
1. Sliding scale, private practice	\$50 to \$120 a session	Licensed therapist
2. University training clinic	\$5 to \$80 a session	Supervised graduate therapist
3. Open Path Collective	\$65 once, then \$40 to \$80 a session	Licensed therapist
4. Employer assistance program	Free, 3 to 8 sessions	Licensed counselor
5. Online platform (Regain)	\$260 to \$400 a month	Licensed therapist
6. Daily practice (workbook or app)	Free to \$35 a month	Yourselves, or an AI coach

The words to ask for a reduced fee

“Do you offer a reduced fee? Our household income is about X. We could manage about Y a session.”

Many private therapists reduce their fee by income, but few advertise it. You have to ask.

See a professional when any of these fit

- One of you is managing a mental health condition that needs diagnosis or treatment.
- There is trauma, betrayal or a pattern you cannot interrupt on your own.
- You want a licensed clinician's assessment before deciding what to do next.

Pragma, the AI relationship coach for two

A private 15-minute session a day for each partner, by voice or chat. 7 days free.

App Store: apps.apple.com/app/id6781943495 · Google Play: [search "Pragma AI couples"](#) · Web app: app.aicouplestherapy.app

Pragma is an AI relationship coach, not a therapist. It does not diagnose or treat. In the US, call or text 988 at any hour if you are in crisis.