

MoodRx Addresses Cost and Access Barriers with Insurance and Online Therapy and Screening for Seniors and Young Adults

MoodRx reduces cost and access barriers in PA with insurance, HSA/FSA payment options, and online therapy for seniors and young adults.

WAYNE, PA, UNITED STATES, September 9, 2025 /EINPresswire.com/ -- Many Pennsylvanians who would benefit from mental health therapy services avoid care due to cost and limited access. National surveys show that about one-third of adults (36%) skipped or postponed needed care in the past year because of cost and more than one in four (28%) delayed or went without care due to affordability. Provider shortages and network gaps further constrain access, with significant portions of the U.S. living in mental health Health Professional Shortage Areas (HPSAs) and 34% of psychologists not accepting insurance.

To reduce these barriers in Pennsylvania, MoodRx LLC highlights two programs purpose-built for populations hit hardest by cost and access constraints:

Naya Therapy — for young adults ages 20–29, and

Silver Lining Clinics — Medicare-covered care for seniors 65+.

Both services offer online sessions by secure video or phone, easing time, transportation, and location hurdles. Research indicates telehealth can improve timely behavioral health access and mitigate travel burdens that disproportionately affect many patients.

No-Cost or Low-Cost Therapy

Get coverage for therapy sessions through your health insurance today!

Independence

United
Healthcare

Optum

♥aetna®

Medicare.gov

ambetter ambetter.

QUEST

Magellan
HEALTH.

AVAILABLE IN PENNSYLVANIA NOW

“The two biggest reasons people skip therapy are cost and access,” said Sami Quazi, Founder & COO of MoodRx LLC. “At Naya Therapy and Silver Lining Clinics, we address both—by taking multiple insurance plans in Pennsylvania and by offering online sessions that remove barriers of time, transportation, and proximity.”

Insurance Acceptance to Reduce Cost Barriers

Naya Therapy and Silver Lining Clinics accept a wide range of plans in Pennsylvania, including: Medicare (Silver Lining Clinics), Independence Blue Cross and other Blue Cross Blue Shield Blue card plans, Aetna, United, Optum, Magellan, Ambetter, PA Health & Wellness, and Quest Behavioral Health.



MoodRx LLC

For those without coverage or choosing out-of-network care, direct-pay options are also available. Patients can use Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) to pay for therapy, including copays, coinsurance, and deductible amounts. This ensures financial flexibility while maintaining access to care.

“

People skip therapy for two reasons: cost and access. We solve both—taking major insurance and HSA/FSA payments in Pennsylvania, and offering online sessions that remove barriers.”

Sami Quazi, Founder & COO

Online Access Eases Time and Transportation Constraints

All sessions are delivered via HIPAA-compliant video; for those less comfortable with video, phone sessions are available. Evidence from federal and peer-reviewed sources shows telehealth improves access to behavioral

health and helps patients overcome transportation and distance barriers—key obstacles for seniors and young adults balancing school or early-career schedules.

Why Barriers Persist

Cost & Affordability: 36% of adults skipped needed care in the last year due to cost; 28% delayed or went without care due to affordability pressures.

Coverage & Networks: A sizable share of mental health providers do not accept insurance, exacerbating “ghost network” problems and out-of-pocket burdens.

Supply Shortages: HPSA designations reflect insufficient clinician supply relative to need, complicating timely access.

“Our focus is practical solutions,” Quazi added. “Insurance acceptance tackles cost, and online access addresses geography and scheduling. The goal is straightforward: make professional care reachable when people actually need it.”

Awareness First: Free Online Screenings

MoodRx encourages awareness as the first step. Naya Therapy and Silver Lining Clinics offer free online mental health screenings for Anxiety, Depression, and PTSD, helping individuals gauge needs and take action toward care.

Call to Action

Pennsylvanians can complete free screenings or request a therapist at:

Naya Therapy (ages 20–29):

www.nayatherapy.com

Silver Lining Clinics (seniors 65+):

www.silverliningclinics.com

MoodRx (individuals, couples, families): www.moodrx.com

About MoodRx LLC



MoodRx LLC is a Pennsylvania-based provider of online mental health therapy services for individuals, couples, and families. Through its specialized programs, MoodRx delivers accessible, age-specific care across life stages:

MoodRx — Therapy for individuals, couples, and families.

www.moodrx.com

Silver Lining Clinics — Medicare-covered therapy for seniors 65+.

www.silverliningclinics.com

Naya Therapy — Therapy dedicated to young adults ages 20–29.

www.nayatherapy.com



MoodRx's mission is to reduce cost and access barriers by accepting multiple insurance plans, supporting direct-pay through HSA/FSA accounts, and providing convenient online therapy statewide.

Sami Quazi

MOODRX LLC

pr.slc@moodrx.com

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