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Best Online Therapy Platforms in 2026 at Glance

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Sometimes we need to talk to an expert about our struggles, whether they're personal or professional. Maybe you want to work through challenges like relationship conflicts or improve your overall wellbeing. You might be looking for guidance on personal development (<https://www.success.com/therapy-is-personal-development/>) or help with mental health conditions like

anxiety. Yet making the time to consistently meet with a therapist can be difficult. Enter some of the best online therapy platforms to make life easier.

Virtual Therapy Overview

Virtual therapy (<https://www.success.com/virtual-therapy-is-revolutionizing-mental-health-care/>) is a convenient, affordable and accessible alternative to in-person therapy. The days of having to travel to meet up with a therapist are gone. Instead, we can easily dial a number or hop onto a website or app for a live therapy session. This is especially helpful for those who can't take much time off from work, live far from the closest therapist or find it cumbersome to leave home due to illness or injury.

The best virtual therapy platforms provide the same level of specialized care and counseling as a traditional office visit would. You have access to therapists from around the

country—each with a unique specialty, background and personality to suit you. Of course, therapy services differ between seniors, couples, singles and teens. They also differ among those dealing with anxiety, anger, trauma or marital issues. From your input, top virtual therapy platforms learn who you are and what you need, and they match you to the most qualified and caring provider available.

Let's look at some of the best virtual therapy platforms available and how to pick the best one for you and your needs.

Related: Nurture Your Well-Being at Home: A Telehealth Roundup (<https://www.success.com/8-best-telehealth-platforms-for-wellness-at-home/>).

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How to Choose the Best Online Therapy Service for You

Choosing the best telehealth services for mental health issues will help ensure success. Follow these steps to find the best therapy app for you based on your budget and needs.

1. Determine the issue(s) you want to address.
2. Search for online therapists that specialize in the specific topic, condition or modality you prefer.
3. Assess therapists' credentials. What is their educational background? How many years have they been practicing? How many patients have they treated with the same issues as you?
4. Confirm they are licensed in the state where you live. Most states offer an online, searchable directory of professionals licensed in that state.

5. Find out the fees and whether they accept your health insurance.
6. Ask what type of format is used for the therapy sessions (e.g., live video sessions, phone calls, text chat, etc.) and how they will protect your privacy.
7. Inquire about how long each session will be and how often they will be offered.
8. Schedule an initial consultation with the therapist to see if their communication style, personality and treatment plan are a good fit for you. Don't be afraid to interview more than one provider.
9. Check that the provider you prefer is available at times that fit your schedule.
10. Understand the refund policy in case you are not satisfied.

Top Virtual Therapy Platforms (Ranked & Reviewed)

Now that we've uncovered some of the basics about online therapy, let's dive into specific platforms. Discover pros, cons and insights to help you make the best choice for you.

Amwell **(<https://patients.amwell.com/services/online-therapy>)**

Amwell is accredited by both the National Committee for Quality Assurance (NCQA) and the Utilization Review Accreditation Commission (URAC). It also holds HITRUST certification for data security. While its therapist network is smaller in most states compared to other platforms, Amwell stands out for its affordability—charging \$99 or less per appointment once established. The platform accepts insurance from around 40 providers, offering broader coverage than many competitors.

Although Amwell doesn't offer features like text therapy, it provides a streamlined, pay-per-session model with flexible scheduling, including evenings and weekends. You can complete an initial questionnaire to be matched with a therapist or browse and choose one yourself from its network of over 350 licensed professionals.

Unique among top platforms, Amwell allows clients to message providers in advance—including sharing medical records. In addition, it offers a feature to hide your own video feed during sessions, which may appeal to users seeking more comfort during appointments.

Cost: \$99 per appointment with established patients; \$199 for an initial visit

Accepts Insurance: Yes, including some Medicare plans

Ideal User Profile: People who prefer video therapy only; it's also a great option for children 10 and older.

Pros

- Easy to navigate
- Simple appointment scheduling
- Appointments available during evenings, holidays and weekends
- Therapy available for children ages 10 to 17 with parental consent

Cons

- Smaller provider network compared to some other online therapy platforms
- Does not offer therapy via text or chat

BetterHelp (<https://www.betterhelp.com/>)

BetterHelp (<https://www.success.com/betterhelp-review-your-next-virtual-therapy-platform/>). knew the benefits of remote therapy long before pandemic shutdowns made it essential. Founded in 2013, they've developed a

comprehensive virtual therapy platform. With more than 30,000 licensed mental wellness therapists to assist, BetterHelp matches you to the right counselor for nearly any mental health need. Just as importantly, they have created an intuitive remote counseling interface. From teens to seniors, anyone will find it easy to receive care quickly and when needed most.

Plus, BetterHelp provides you with qualified and caring counselors. Each therapist holds a Master's Degree or higher and is certified by their state with at least 1,000 hours of professional experience. As the world's largest virtual therapy service, BetterHelp has provided more than 5.8 million couples, teens and adults in need with mental health and well-being counseling.

Cost: \$65-\$100 per week, billed as a monthly subscription

Accepts Insurance: No, but they are working with select insurance carriers to join their network.

Ideal User Profile: People looking for easy and accessible online therapy, especially where mental health services are not readily available

Pros

- Available in all 50 states and 200 countries
- Lots of opportunities for scheduling sessions
- Easy to reschedule appointments
- Can communicate with a therapist via video, phone call or audio/text messaging

Cons

- Pricing based on location and therapist availability
- Does not accept insurance
- Quality of care varies depending on the therapist

Brightside (<https://www.brightside.com/>)

Brightside offers accessible and affordable online therapy services. The platform specializes in the treatment of anxiety, depression and related conditions. Therapy options include individual sessions, psychiatry, teen care and crisis support delivered through 45-minute live video sessions and anytime messaging. At \$74.75 per session, it's more affordable than many other providers. All therapists hold at least a master's or doctoral degree and are available in all 50 states.

One perk of this platform is that patients can message their therapist between sessions at no extra cost. Also, therapists primarily use evidence-based cognitive behavioral therapy. They often assign homework and provide support tools like audio lessons, progress trackers and exercises. Patients also have the ability to choose therapists who align with their

identity and needs. Finally, psychiatry/medication services are available through Brightside, which makes treatment easier for those who need it.

Cost: \$299 per month for four video therapy sessions

Accepts Insurance: Yes, including Medicare and Medicaid

Ideal User Profile: People seeking treatment specifically for anxiety and/or depression

Pros

- Flexibility with appointments on nights and weekends
- Unlimited messaging available
- Psychiatry/medication management available
- Accepts a wide range of insurance plans
- Multiple subscription plans available

Cons

- May take up to two days to get an appointment
- Individual sessions cannot be purchased outside a subscription
- Does not offer the ability to be anonymous on the platform

Calmerry (<https://calmerry.com/>)

Calmerry offers individual therapy through messaging and live video sessions, each lasting 30 minutes. The onboarding process begins with a brief questionnaire, after which users are matched with a licensed mental health professional in their state. Calmerry features a network of over 1,000 licensed providers, including clinical psychologists, marriage and family therapists, social workers and counselors with at least one year of experience.

The platform offers flexible monthly subscription plans for text, video or combined therapy. It also includes additional tools, including mood tracking, journaling, daily check-ins and access to self-help resources like worksheets and courses. Therapy plans include personalized treatment goals, action steps and milestones. In addition, users have 24/7 access to chat support for continuous engagement in their mental health journey.

Cost: \$250 for four live video therapy sessions (ranging from \$57-\$90 per week, depending on therapy mode)

Accepts Insurance: No

Ideal User Profile: People looking for brief therapy sessions who want to take advantage of the many tools provided, such as worksheets and journaling prompts.

Pros

- Simple to sign up and get started

- Offers free self-help toolbox with tests, assessments and other content
- Company offers discounts to new users
- Offers financial aid (up to 30% off for three months) to those who qualify, according to the company

Cons

- Only offers individual therapy
- Doesn't accept health insurance
- Users can't initially choose their therapist, though they can request a change
- Short sessions
- Can't explore therapists or resources without signing up for a monthly subscription

Doctor On Demand **(<https://doctorondemand.com/mental-health/>)**

Doctor On Demand by Included Health is a highly secure and accredited online therapy platform, holding NCQA, URAC and HITRUST certifications. It offers video-only therapy services for adults, teens and children. It also offers services for younger children, which is uncommon in online therapy. Additionally, the platform provides access to psychiatry services for both kids and teens, making it a standout in the telehealth space. Users can browse licensed therapists available in their state, read provider bios, choose a therapist they connect with and continue seeing the same provider over time.

At \$184 per 50-minute session, Doctor On Demand is the most expensive service among its competitors, though it does accept some insurance to help offset costs. Despite the higher price, it offers a more personalized experience by allowing users to select their own therapist. This

customization, along with its comprehensive range of services across age groups and the inclusion of psychiatry, makes it a strong option for families seeking flexible, high-quality virtual mental health care.

Cost: \$134-\$184 for 25-minute or 50-minute therapy sessions; \$299 for psychiatric consultation and \$129 for follow-ups

Accepts Insurance: Yes

Ideal User Profile: Those looking for psychiatry and therapy for adults and children

Pros

- Accepts a wide range of insurance plans
- Available in all 50 states
- Offers both therapy and psychiatry/medication management for adults, teens and children

Cons

- Video sessions only
- No way to contact your provider between sessions
- Expensive, so out-of-pocket rates may be cost-prohibitive
- Have to sign up in order to see if your insurance is accepted

Talkspace (<https://www.talkspace.com/>)

Founded in 2012, Talkspace has had the time and opportunity to develop extensive services in an easy-to-use platform. Talkspace can match you with the best therapist to meet your needs, sometimes even on the same day. That includes their roughly 6,000 licensed therapists to help you through depression, anxiety, substance use, stress, relationships, PTSD and more. It's also great for families and teens starting at only 13 years old.

Talkspace provides a comprehensive mental health evaluation and personalized treatment plan. They offer psychiatry and medication management, if appropriate. They will also connect you with psychiatric services in your state should you require a prescription.

Cost: \$69-\$109 per week, billed as a monthly subscription

Accepts Insurance: Yes, but doesn't accept Medicaid

Ideal User Profile: People who want to use their insurance to pay for a wide range of therapy and psychiatry services

Pros

- Available in all 50 states
- Easy and quick sign-up process
- Accepts many insurance plans

- Wide variety of treatment options offered, including individual therapy, couples therapy, teen therapy, psychiatry and medication management
- Easy to reschedule appointments and switch providers
- Multiple session formats available, including text, audio messaging and live video sessions

Cons

- Requires a monthly subscription
- Cheapest plan is texting only
- Sessions are only 30 minutes long

Online Therapy That Takes Insurance

Are you looking for the best online therapy that takes insurance? Before scheduling your first session, confirm whether the provider accepts your insurance. Online

therapy is often covered by insurance under the same conditions as in-person sessions, particularly if the provider is in-network and the client meets coverage criteria, though co-pays or deductibles may apply. Of course, coverage specifics depend on your individual insurance provider and plan. Medicare Part B, for example, covers certain telehealth services, including therapy, with patients responsible for the deductible and 20% of costs.

The services we recommend cost anywhere from \$57 to \$184 per session, and most list the insurance plans they accept on their website. Of the ones we reviewed, Amwell, Brightside, Doctor on Demand and Talkspace accept multiple insurance policies. You'll need to check with each company about your specific insurance. Understanding how much it will cost you will help you decide which service works for you.

Are Online Therapy Services

Effective?

Yes, the best online therapy can be just as effective as in-person practices. However, it does depend largely on an individual's commitment and the therapist's skill. Research shows that teletherapy became more popular (<https://www.apa.org/monitor/2021/01/trends-online-therapy>) after the COVID-19 pandemic due to its convenience, affordability and increased access. Studies indicate that both patients and clinicians generally view virtual therapy positively (<https://pmc.ncbi.nlm.nih.gov/articles/PMC9302910/>) and believe it's effective, given the higher attendance and completion rates than in-person sessions.

According to research, online cognitive behavioral therapy (CBT) is just as effective as when it is done in person. While virtual care may lack some of the privacy and intimacy of in-person visits, patient satisfaction remains similar across both formats. The number of sessions patients attend is a key factor in treatment outcomes.

Finding the Right Online Therapy Fit

When choosing a provider for the best online therapy services, it's critical to find who aligns with your goals (<https://www.success.com/best-online-therapy/>) and your budget like price, insurance, and community. With choosing a provider, you have all that information to help you toward care with the best virtual therapy so you can feel



and healthier. Online care can help guide you through **Sandi Schwartz** (<https://www.success.com/author/sandi-schwartz/>) mental health challenges or make positive changes for your future, all with the convenience and comfort of virtual **Fun Nature Activities to Help Your Kids Feel Happier and Calmer** (<https://amzn.to/4ljTBwU>) and a freelance journalist with 25 years of platforms. She specializes in writing about home and garden, nature, sustainability, lifestyle, parenting, and wellness. She has written several

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