

Handout – How to Access Long-Term Counseling through your Insurance Company

Counseling and Psychological Services (CAPS) offers short-term mental health therapeutic services. It may sometimes be the case that students want or require longer-term mental health treatment to achieve their mental health goals. This guide will help you utilize your private PPO health insurance benefits. If you do not have health insurance, please schedule an appointment to see our CAPS case manager to obtain assistance in getting connected to public health insurance (medi-cal/medi-caid, etc).

While every insurance company may have slightly different processes and procedures, the basic way of contacting them in order to access your mental health (or behavioral Health) or long-term counseling benefits, is as follows:

1. *Locate your insurance card.* Look on the back of the card and find the phone number for member services. Call this phone number.
2. When the insurance company representative answers, tell he/she/they that you want to use your long-term, outpatient mental health counseling benefits.
3. Make sure the insurance representative tells you: (1) whether or not you have a co-pay; (2) whether or not you have to meet a deductible before your insurance benefits begin to pay out on your behalf for services received; and (3) whether or not you have any limits on the number of therapy sessions that you are allowed to receive annually.
4. Next, you want the insurance representative to provide you with a list of “in-network providers.” These are clinicians who accept your insurance. They will typically generate a list of in-network clinicians based on your zip code.
5. Once you get the list of in-network clinicians that your particular insurance plan covers, you can opt do some research. Who are these clinicians? What are their clinical areas of focus? How does that match your goals for engaging in mental health treatment? Do they offer telehealth or in-person appts? Below, we have listed some typical ways in which you can research potential clinicians:

A. One popular way to find clinicians is to utilize the www.psychologytoday.com website.

When you get to the home page, you will see a box that says: “find a therapist” (aka: clinician). You can type in your zip code there; and/or you can type in the name of one of the clinicians whose name you received from the insurance company. Some (but not all) of the clinicians will be listed on the Psychology Today website. You will be able to conduct a filtered search on this website.

B. Internet Search Engine:

You can go to Google, yahoo, etc and type in the in-network clinician’s name. Some will be listed via internet search engine usage.

C. Insurance Company Website

Most of the insurance companies do have websites where they list the names of their in-network clinicians. They usually only give the clinician’s name and contact information; seldom do they

give a biography or more-detailed information about the clinician. You may have to set up an account in order to access the information.

6. It is ideal to have the names of 5-7 clinicians who you have researched and screened.

7. Phone Calls. Start with you list of 5-7 possible clinicians and call them. When you call, you want to say something like:

My name is _____. I have_____ insurance. I am calling to see if you are accepting new clients. If you are, would you please call _____ (your name) at _____ (your phone number). You may not get a return call for a couple of days. Most will call back; some will not.

8. Persistence

Keep making phone calls until you find a clinician that you think you can work with. Make an appointment with him/her/they. If, after your first appointment, you feel you would like to work with him/her/they, continue to make appointments with him/her/they. If you have a co-pay, you will have to pay that fee each time you visit the clinician, so come prepared with an appropriate form of payment.