

Guide to Off Campus Mental Health Referrals

If a Counseling Center clinician recommends that you seek services from a counselor off campus, you may request an appointment with the Counseling Referral Specialist for assistance (call 521-245-2891). You may also find a provider on your own by contacting any referrals given to you by the clinician you saw at the Counseling Center or by contacting your health insurance company. The following guidelines may be helpful in either situation.

Understanding Your Insurance Benefits for Outpatient Mental Health

What is the name of your insurance company? _____

What is the customer service number on the back of the insurance card? _____

(Hint: Insurance companies often refer to mental health as behavioral health. There may be a separate phone number for behavioral health. If so, call that one first.)

Call this number and follow the prompts until you reach a customer service representative.

When you reach the representative say, "I would like to find out about my Outpatient Mental Health benefits."

You may want to ask:

Do I need to see a provider who is in-network? Yes No

Do I have Out of Network benefits? Yes No

Do I need a referral or precertification? Yes No

Is there an option for an on-line counseling? Yes No

What is the copay? _____

Is there a deductible? Yes No

If so, how much of the deductible has been met? _____

What is the coinsurance? _____

**Coinsurance is the amount you are obliged to pay for services after you have satisfied any copay or deductible required by your plan. Coinsurance is typically expressed as a percentage. For example, the representative might say your coinsurance is 20% after the deductible is met. This means the insurance will pay 80% and you pay the remaining 20% of the cost of the appointment after the deductible has been met.*

Is there a session limit? _____

How can I look up a list of providers? _____

**If the representative offers to send a list of providers, tell them you need providers in the 78666 zip code (San Marcos) or the zip code where you currently live.*

Do I have access to an Employee Assistance Program? Yes No

**An EAP is a separate benefit from an employer so if your insurance is through a parents work, you may have access to an EAP. An EAP will cover a certain number of counseling sessions at no cost but you will have to speak to a representative with the EAP who will conduct a brief assessment and then tell you what it covers. The EAP may have providers that are not providers with your insurance. If possible, try to select a provider that is also on your insurance so you can stay with this provider after the EAP sessions are completed.*

Finding a Provider

- All insurance websites have a 'Find a Provider' or 'Doc Find' search tool. Look for 'Behavioral Health' providers and then search for all mental health or behavioral health providers or specifically for a Psychiatrist (MD), Psychologist (PhD or PsyD), Licensed Professional Counselor (LPC) or Licensed Clinical Social Worker (LCSW). A psychiatrist can prescribe medication. Psychologists, Licensed Professional Counselors and Licensed Clinical Social Workers provide talk therapy. If you register and create a login on your insurance website, you will be more likely to get names of individuals that are 'in network' with your plan.
- Look on www.psychologytoday.com and use the 'Find a Therapist' tool on the homepage of the website. Put in your local zip code and you will get a list of providers and their profiles. You can also filter for your insurance or particular issues you want to address in counseling.
- Use the list of providers given to you by the Counseling Center.
- Review your options and narrow down your choices to a few names.

Calling Potential Providers

- You may reach a provider's voice mail when you first call. In this case, speak slowly and clearly and leave your name, phone number, and the reason for your call (your interest in scheduling an appointment). You can expect a call back in a few days.
- When you speak with someone by phone or at your first appointment, you may want to ask these questions.
 - Do you accept my insurance? Are you 'in network' or 'out of network'?
 - Do you offer any discounts, a sliding fee scale or other arrangements for Texas State students without insurance?
 - Are you accepting new clients?
 - Do you specialize in any particular area, topic or treatment approach?
 - My concerns are _____ OR I have been feeling _____ and it is affecting me (in what way?) _____.

First appointment

1. Bring your insurance card to this appointment.
2. Think about your personal preferences when you meet with a provider. Notice how it feels to work with this person.
3. Do not hesitate to ask several questions. Finding a good match is important to establishing rapport and to getting the best treatment. You can always decide to see a different provider.

No Insurance?

- The Counseling Center has developed a list of community organizations that offer counseling on a sliding fee scale basis. You can request a copy of this list. These organizations are mainly located in Austin and San Antonio and you may be placed on a waiting list for services.
- The Counseling Center also has a list of online counseling services that you may want to consider
- Some individual counselors offer reduced rates but you will need to ask if the provider has any reduced rate slots available or if they offer a discount to Texas State students without insurance.
- You may want to consider discussing your options for counseling with your parents, significant others or family members if you need financial assistance to pay for counseling sessions.