

How to Use Your Insurance to Find a Counselor

When deciding to begin therapy, it can be intimidating to find a counselor if you don't know where to start. With just a few steps, you can be on your way on your counseling journey.

Utilizing the phone number on the back of your insurance card, or going to your insurance company's website, you can contact your insurance company regarding your benefits for mental health services coverage. Some suggested questions to ask are:

- What is my co-pay for therapy visits?
- Do I need a referral or preapproval from the insurer?
- Is there any coverage for out-of-network therapists?
- If so, how much, and what's the process for getting reimbursed?
- Do you cover some kinds of mental health professionals and not others?

Additional questions to consider asking can be found [here](#).

You can also search your insurance company's online directory for providers within your network or ask your insurance company to provide you with a list. They can provide contact and service details for in-network providers near you. You can provide desired criteria, such as the gender of your therapist, or specific issues they specialize in.

Consider EAP if you are a dependent on someone else's insurance. You may be able to utilize their Employee Assistance Program to see a therapist for a brief, set number of sessions (typically 3-6). These are covered as a part of their insurance premiums as a full-time employee, and these services are confidential, so the insurance holder would not receive information regarding the sessions.

Consider using provider search engines, such as [NOVA's Mental Health Provider Referral Database](#), Psychology Today's '[Find a Therapist](#)' tool, and Psych Central's [therapist search](#), where you can search for practitioners that accept your insurance. Always verify that your coverage is accepted by calling the therapy office directly.

When you call:

- Ask if you can speak directly with the practitioner, instead of reception or scheduling staff
- State clearly what issue(s) you are seeking help for
- Ask the practitioner if they specialize or have a background in specific issue for which you are pursuing counseling
- How long typical sessions are, and the typical length of expected service (Few weeks? Months? Indefinite?)

- Any additional questions you have that will make you more comfortable

If you are having to consider practitioners out-of-network, your insurance may potentially cover the sessions, but may require that you meet your deductible first, pay higher copays, or pay the whole session fee, and file for reimbursement. You will also need to submit your claims to your insurance; many therapists will provide the paperwork to do so or assist you in filing- this is a good thing to ask upfront.

So how do you know what type of practitioner to choose? There are counselors, therapists, social workers...

- These practitioners can provide counseling:
 - Counselors [Licensed Professional Counselor (LPC), Licensed Clinical Professional Counselor (LCPC)]
 - Social Workers [Licensed Clinical Social Worker (LCSW)]
 - Marriage and Family Therapists [Licensed Marriage and Family Therapist (LMFT)]
 - Psychologists [Doctor of Philosophy (PhD), Doctor of Psychology (PsyD)]
 - Psychiatric Nurses [Psychiatric-Mental Health Nurse Practitioner (PMHNP)]
 - Psychiatrists [Doctor of Psychiatry (MD), Doctor of Osteopathic Medicine (DO)]
- These practitioners can prescribe medication:
 - Psychiatrists [Doctor of Psychiatry (MD), Doctor of Osteopathic Medicine (DO)]
 - Psychiatric Nurses [Psychiatric-Mental Health Nurse Practitioner (PMHNP)]
 - Some Family Doctors and Primary Care Physicians will prescribe medication for anxiety and depression
- These practitioners can provide testing/assessments [clinical interview, IQ testing, personality assessment, behavioral assessment, etc.]:
 - Psychologists [Doctor of Philosophy (PhD), Doctor of Psychology (PsyD)]
- You can also consider speaking with a member of the clergy for counseling services (check to make sure they have a clinical license/certification)

Note that some insurance plans may not cover all the practitioners named above; confirm with them before initiating a service to avoid having your claim denied/paying out of pocket unexpectedly.

If you have an Employee Assistance Program at work, you may be able to see a therapist for a brief, set number of sessions (typically 3-6). These are covered as a part of your insurance premiums as a full-time employee.

Sources:

[Tips for Finding a Counselor or Therapist](#) by Cigna

[What Do I Need To Know About My Insurance Benefits?](#) by Mental Health America

[7 Ways to Find an Actually Affordable Therapist](#) by Carolyn L. Todd

Except for NOVA's Mental Health Provider Referral Database, inclusion in this document is not an endorsement by The Office of Wellness and Mental Health.