

# How to Select a Counselor Using Your Insurance

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## Step 1 Find Your Insurance Card

## Step 2 Call Your Insurance Company

Call the number on your card for mental health services.

- The phone number is likely on the back of your card.
- Mental health services are sometimes also called ‘behavioral health services’ by insurance companies.
- The number you call for mental health services might be different than the number you call for physical health benefits.

## Step 3 Get Information about Your Benefits

Ask your insurance company for assistance finding a mental health provider.

- Most insurance companies require a payment for each visit you make to a provider. Ask how much you will pay per session; this is also called a ‘co-pay’.
- Many insurance plans have a limit to how much you and your family have to pay for out of pocket expenses. Ask if your plan includes an “Out of Pocket” limit.
- Ask how many sessions you are entitled to per year. (For many plans, there are no session limits)
- If you are looking for someone to talk with, ask for a list of *Counselors*.
- If you are looking for someone who can prescribe medication, ask for a list of *Psychiatrists, MD’s or PCP*.
- Relay if you have any specific preferences for a provider, like what kind of specialty the person has (e.g. depression, anxiety), gender, etc.

## Step 4 Call Providers Who Participate with your Insurance Plan

Start calling some of the providers on the list you were given by your insurance company. You may need to call more than one person if the first person you try doesn’t call you back in 24-48 hours. If you need a Counselor *and* a Psychiatrist, you will need to call people from both lists.

- Providers almost never pick up the phone due to being in session during the day. You will need to leave a message with your phone number and a good time to reach you.

- If you haven't set-up your voicemail, this is a good time to do it, so that you don't miss a call back. Most providers won't email or text to set-up an initial appointment.
- When you leave a message or talk to the provider, ask if they are accepting new clients, tell them what kind of insurance you have, and say something about what has been bothering you that has led you to call his or her office.

### **1. How much will my appointments cost?**

Call your insurance company to find out the answer. Inquire what your 'co-pay' is to see a counselor/psychiatrist. A co-pay is the amount that you will be responsible for paying at each session. You can also ask how many sessions per year you are entitled to. You can also ask if the plan has an "out of pocket" limit. An "out of pocket" limit means that once your family has spent this amount of money (co-pays, medication, etc...) insurance will cover your expenses at 100%.

### **2. Will my parents know I'm going to a mental health provider if I am on their insurance plan?**

While confidentiality of mental health services is legally protected, some information (including date and type of appointments) may be conveyed in correspondence sent to the person who pays for your insurance. For more details, please speak to your insurance company and your provider.

### **3. Can I just look on the internet to find a provider that takes my insurance?**

If you decide to use the 'Find a Provider' feature on the website for your insurance company, be sure to enter your member number or plan name for a correct list of options. If you just go to the website of the main insurance company on your card, you might end up with a list of providers that don't take your insurance. In addition, sometimes the main website might redirect you to a different website to search for mental health providers. **Keep in mind that you should always confirm directly with your provider that he/she participates with your specific insurance plan.**

### **4. What's the difference between the kinds of mental health providers?**

- Mental Health Providers for Counseling
  - PhD and PsyD (Psychologist with a doctorate, should indicate licensure status)
  - LPC (Licensed Professional Counselor)
  - LCSW (Licensed Clinical Social worker)
- Mental Health Providers for Medication
  - Psychiatrist (MD or DO) or Psychiatric Mental-Health Nurse Practitioner
  - *Some* Family Doctors and Primary Care Physicians will prescribe medication for anxiety and depression
- Testing, including ADHD
  - PsyD or PhD who has expertise in assessment

### **5. What if I want to see someone who doesn't contract with my insurance company?**

It will likely be more expensive to see an 'out-of-network provider' than a provider on your insurance company's panel. Many insurance companies won't pay for you to see someone they do not contract with. However, you can ask your insurance company if your plan is a Preferred Provider Organization (PPO). If you do have a PPO, it is possible that your company will pay a portion of the fee for an out-of-network provider. If a provider tells you they can give you a receipt, so you can bill your insurance company, **that doesn't guarantee** that your insurance company will reimburse you. **Be sure to check with your insurance company!**

### **6. I still have questions. Who can I talk to at a NOVA Counseling Center?**

If you are unsure how to proceed, you can call and speak with NOVACares Case Manager Latrice Shannon at 703-503-6342.

**7. What if I need to speak with someone immediately for a mental health emergency?**

- Call [CrisisLink](#) at 1-800-273-TALK (8255)
- If you are *on* campus, call NOVA Police at (703) 764-5000
- If you are *off* campus, call 911 and/or go to the nearest Emergency Department