

Guide to Accessing Mental Health Counseling Utilizing Your Health Insurance

START

Decide if you prefer to talk to your primary care physician (PCP), or call or visit your health insurers webpage

PCP

Schedule an appointment with your doctor to discuss options and referrals to mental health support

CALL

Call the customer service phone number on your health insurance card, which is usually on the back of the card

ONLINE

Locate the "find a provider" button or other provider search function on the insurance website. It may also be labeled as "find a doctor".

Sample Script: Talking to your PCP

1. "I'd like to see a mental health counselor. Can you help me understand my options and provide a recommendation and/or referral?"
2. "My preference would be for someone who [name preferences, such as gender, expertise with particular counseling concern]. Can we take that into consideration?"

Sample Script: Talking to your Insurer

1. "Hi. I'm looking for a mental health counselor in my area. Can you help me look into my options?"
2. "My preference would be for someone who [name preferences, such as gender, expertise with particular counseling concern]. Can we take that into consideration?"
3. "Can you send me the list of counselors to choose from?"
4. "Can you let me know how much I'd have to pay out of pocket for counseling services?"
5. "How many treatment sessions will my plan cover?"

You typically will be able to narrow your search by selecting your specific plan information, the zip code in the area you wish to find a counselor and other filters, such as gender and counseling specialty

Sample Script: Calling the Counselor

1. "Hi. I'm looking for a counselor in my area and was given your name by my [PCP, Insurance company, etc.]. Are you accepting new clients with [type of insurance] insurance?"
2. "Do you have experience providing services to individuals who have [type of concern, ie., relationship problems, anxiety, etc.]?"
3. "Do you have experience providing services to college students?"
4. Also consider any other preferences you may have and ask about those things: gender identity, ethnicity, race, office hours, accessibility by public transportation, telehealth services, etc.

Important Note

A mental health counselor may be referred to by various names, including **Psychologist**, (PsyD or PhD - doctoral level clinician), **Counselor** (LPC, LCPC - masters level clinician), **Social Worker** (LCSW - masters level clinician), or **Therapist** (general term to describe any of the aforementioned clinicians).