

# GUIDE TO CALLING YOUR INSURANCE COMPANY AND POTENTIAL MENTAL HEALTH PROVIDERS



## DEFINITIONS FOR COMMONLY USED INSURANCE TERMS

- **Deductible:** the amount you must pay out-of-pocket before your health insurance makes any payments
- **Copay:** the amount you pay at each therapy appointment (often \$20 - \$40)
- **Coinsurance:** instead of a copay, you may pay a percentage of each appointment charge (e.g., 20%).
- **Session limits:** some insurance companies put a limit on how many sessions you can have
- **Prior authorization:** some insurance plans require you to get authorization before going to see a provider

## STEPS FOR CALLING YOUR INSURANCE COMPANY

1. Locate the main customer service number on your insurance card. If there is a “Behavioral Health” or “Mental Health” number, call that one.
2. Have your member ID number, your name, your date of birth, and address of the primary insurance plan holder. You may also need their birthday or social security number.
3. When you are able to speak with a customer service rep, say, “I’m calling to find out what my benefits are for outpatient therapy or psychiatry office visits.”

## SPECIFIC AREAS TO COVER

- What is my deductible? How much of it have I met for the year?
- Do I have a copay or coinsurance?
- Do I have any session limits?
- Do I have to get any prior authorization or can I simply schedule with an in-network provider?
- Can you email me a list of in-network providers in my area?
- If you have a particular provider in mind, ask if that therapist is covered by giving their name and address.

## FINDING A THERAPIST

Therapists differ greatly in personal style, therapy approach and other differences. Research has shown that a good fit with a therapist is one of the most important factors in determining success in therapy. A “good fit” means you feel well understood and respected by the provider, and you feel confident that they can help you.

A good place to start is [psychologytoday.com](http://psychologytoday.com). You can search by zip code, insurance, presenting issues among other things. You can look up providers on your insurance website or call your insurance and ask for them to email you a list of providers.

You can also try calling the counseling center at a University or College near your home if there is one close by and asking them for referrals.

You can talk with a therapist on the phone before meeting to see if it might be a good fit. You might tell them what you’d like to discuss in therapy and ask how they typically work with someone with similar concerns, or if that is an area of specialty for them. You can ask, “How would you describe your therapy style?” and see if their answer seems like it could be a good fit.