

Guide to Accessing Personal Therapy & Physical Health Care Using Insurance in the Community (except MediCal and Kaiser)

Steps for calling your insurance company:

1. Locate the main customer service number on your insurance card. **For therapy**, if there is “Behavioral Health” or “Mental Health” number, call that one.
2. Have your ID number handy, they’ll ask for ID, your name, date of birth, possibly your social security number, and address of insurance plan holder.
3. When you are able to speak with a customer service rep, say
 - i. For therapy: *“I’m looking into outpatient, individual talk therapy and would like to know what my coverage and benefits are.”*
 - ii. For physical: *“I need to establish care with a primary care doctor [or with a specialist] and would like to know what my coverage and benefits are.”*

Specific questions to ask:

1. What is my deductible? How much of it have I met for the year? A deductible is the amount you need to pay before insurance “kicks in”. Often resets every January 1st.
2. What is my copay? A copay is the amount you pay at each therapy appointment.
3. Do I have to get any prior authorization or can I simply schedule with an in-network provider? Some insurance plans require you to get authorization before going to see a therapist or a physical health specialist. If you have a particular provider in mind, ask if that person is covered by giving their name and address.
4. Ask for a list of names of providers that are in-network for your insurance (or where to go on the Internet to find this.)
5. **For therapy**: Do I have any session limits? Some insurance companies put a limit on how many sessions you can have, important to ask.

Finding a provider to call:

1. Use names provided by your insurance company, OR
2. Do an Internet search for type of provider and location
3. For therapy, there are other considerations: see section at end for more info.

Payments

1. Providers will bill your insurance directly.
2. Some will want you to pay a co-pay (or if you have a deductible) at the appointment. Ask them ahead of time.
3. Ask what type of payment they take (cash, check, credit card.)

What will my parents see?

If your insurance is through your parent(s), your parent will receive an Explanation of Benefits (EOB) printout in the mail regarding the appointment you had. The EOB **does not** list what you talked about with your provider, but it will list the date of appointment, provider's name and address, type of service (e.g., "Psychotherapy 45 min") and will detail how much of the charge insurance will cover. It does not typically list any diagnosis.

Finding a good fit in a therapist:

Therapists differ greatly in personal style, therapy approach, level of structure 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 s/he can help you.

You can read about the therapist on their website, if they have one. They might describe how they work with their clients and you can determine if what they've written resonates with you. You can also search for things such as gender of therapist, languages spoken, and specialties.

You can talk with a therapist on the phone before meeting, to see if it might be a good fit. You might tell him/her what you'd like to cover in therapy and ask how they typically work with someone with similar concerns, or if that is an area of specialty for him/her. You can ask, "How would you describe your therapy style?" and see if their answer seems like it could be a good fit. You are always able to change therapists if you do not feel like the one you met with is a good fit. You would go through the process from the beginning again.

It is highly recommended that you call at least 3-5 therapists as you will likely have to leave a message and wait for a call back. Often therapists are so busy and their practices are full so they don't call everyone back. If you call several therapists you will have a better chance at getting a return call. It is also okay to call again if you haven't heard back in a few days. If none of the therapists you initially called return your call, then choose some new ones to call. Most importantly, keep trying.

All of these websites have a therapist search capacity with bios of the therapists including which insurance they take and what they specialize in, etc. This allows you to learn about particular therapists prior to calling them.

- a. <https://www.psychologytoday.com/us> Psychology Today
- b. <https://rpapsych.org/> Redwood Psychological Association
- c. <https://recamft.org> Redwood Empire Chapter MFT