



## Guide to Finding a Therapist

The information included on this guide includes navigating insurance benefits, out of pocket therapy, and how to find a provider.

### Understanding Your Insurance Benefits

- What is the name of your insurance company?
- What is the customer service number on the back of the insurance card?  
(Hint: Insurance companies often refer to mental health as behavioral health. There may be a separate phone number for behavioral health. If so, call that one first.)
- Call this number and follow the prompts until you reach a customer service representative.
- When calling: Let them know you are calling to check Insurance Benefits for Behavioral Health

What is the coverage for Individual therapy

1. Co-pay
2. Deductible
3. \*Co-Insurance
4. Please email me a list of Therapists
5. Is There Out of Network Benefits
6. Is there a session Limit?
7. \*\*Do I have access to an Employee Assistance Program?
8. Is there any coverage difference for in-person vs telehealth?
9. Do they have a specific telehealth company (i.e. MD Live, Teladoc, etc.) that can be used? Is there a cost difference to use this platform?

*\*Coinsurance is the amount you are obliged to pay for services after you have satisfied any copay or deductible required by your plan. Coinsurance is typically expressed as a percentage. For example, the representative might say your coinsurance is 20% after the deductible is met. This means the insurance will pay 80% and you pay the remaining 20% of the cost of the appointment after the deductible has been met.*

*\*\*An EAP is a separate benefit from an employer so if your insurance is through a parent's work, you may have access to an EAP. An EAP will cover a certain number of therapy sessions at no cost but you will have to speak to a representative with the EAP who will conduct a brief assessment and then tell you what it covers. The EAP may have providers that are not providers with your insurance. If possible, try to select a provider that is also on your insurance so you can stay with this provider after the EAP sessions are completed.*

## ***No Insurance?***

- Some individual therapists offer reduced rates, but you will need to ask if the provider has any reduced rate slots available.
- You may want to consider discussing your options for therapy with your parents, significant others, or family members if you need financial assistance to pay for therapy sessions.
- The following are resources that can help connect you with low cost therapy;
  - [Find A Health Center](#)
  - [Rise Above the Disorder](#)
  - [Open therapy](#)

## ***Finding a Provider***

(The titles of therapist and counselor sometimes are used interchangeably)

- All insurance websites have a 'Find a Provider' or 'Doc Find' search tool. Look for 'Behavioral Health' providers and then search for all mental health or behavioral health providers.
- A psychiatrist can prescribe medication.
- Psychologists (PhD or PsyD), Licensed Professional Counselor (LPC), Licensed Clinical Social Workers (LCSW), Licensed Marriage and Family Therapists (LMFT) provide talk therapy.
- Some Psychologists conduct Assessments/Testing for ADHD and other clinical diagnosis.
- There is also a therapist in training, who is required to meet regularly with a supervisor. They will have the titles of Licensed Professional Counselor-Associate (LPC-Associate), Licensed Master Social Worker (LMSW), Licensed Marriage and Family Therapist-Associate (LMFT-A). Most often these providers are not able to accept insurance.
- There are various websites you can use to find a list of provider profiles. You are able to filter for your insurance, issues you want to address in therapy, gender of therapist, ethnicity served, sexuality, language, faith, and types of therapy.
  - [Psychology Today](#)
  - [Therapy Den](#)
  - [Open Path Collective](#)

## Calling Potential Providers

When calling for a therapist, remember you may have to leave a voicemail. You could choose to email them rather than call. Keep in mind, email is not a secure form of communication so you would want to limit the story you include in an email. Whether talking to someone, leaving a voicemail, or sending an email, you will need to include the following information:

- Your Name
- Your call back number
- Brief topics you want to address in therapy (i.e. anxiety, depression, trauma, etc.)
- If you have insurance or need sliding scale
- If they will would like to meet in person or prefer tele-health

*Example Script to say/email:*

*Hi! My name is \_\_\_\_\_*

*My call back number is \_\_\_\_\_*

*I am looking for individual therapy to address \_\_\_\_\_ (i.e. anxiety, depression, trauma, etc.).*

*I have/don't have \_\_\_\_\_ insurance or need a sliding scale.*

*I prefer \_\_\_\_\_ (in-person or telehealth or doesn't matter).*

*Please let me know if you are taking new clients and when we can do a consultation call to talk further. Thank you!*