



## Mental Health Resources

### How to Determine Your Mental Health Insurance Benefits for an Off-Campus Provider

1. To determine your insurance benefits call the customer service number of the back of your insurance card to speak with a representative. Be prepared to provide them with your insurance ID number [located on the front of your card], your date of birth and your home address. You may also need the name of the primary person on the insurance (e.g., your parent whose name the insurance is under).
2. Tell them that you are looking to see what your coverage is for "mental health benefits for OUTPATIENT in-office treatment". [Note: most insurance plans provide mental health benefits; sometimes referred to as "behavioral health" benefits].
3. There are 2 types of insurance benefits: IN-network and OUT-of-network. You should ask about both.
  - IN- network benefits are the benefits provided to you when you use one of the providers recommended by your insurance. They often cover in-network providers at a lower cost to you.
  - OUT-of-network benefits are the benefits to cover a provider NOT on their list of recommended providers. If you opt to see a therapist who is out-of network, you will likely pay the therapist's fee up front and then submit a copy of the bill to your insurance company for reimbursement (the provider may help you with this; ask them). You may also be responsible for the difference between the therapist's fee and the "customary rate" deemed by your insurance company. You should find out from the insurance what their "customary rate" is, and what portion of it they will cover. This should also be clarified with the provider.
4. It is also helpful to have the following questions answered:
  - Is there a deductible to meet? (A deductible is the amount you are responsible to pay, before your insurance will cover your appointment costs.) If so, how much is the deductible; and how much has been met to date?

- What is the co-pay or co-insurance? This is the amount you will be responsible to pay. Your insurance company will provide you with either an actual dollar amount you will be responsible for [e.g., your co-pay is \$20 per appointment]; OR, they will say that they will pay for a certain percentage of the "reasonable and customary rate" and your co-insurance [the amount that you are responsible for] would be the remaining portion [i.e. The insurance pays 80% and your co-insurance is 20%]. It would be important to ask what the "reasonable and customary rate" is.
- Is there a session limit per year? [Your insurance company may give you an exact number of sessions or they may say "unlimited sessions based on medical necessity."] Ask if it is for the calendar year or another year (e.g., June to May)
- Is pre-authorization or referral required before meeting with a therapist?

5. You should then go to your insurance company's website and view their provider list to determine which providers are IN-network in your area.

Once you understand your insurance benefits, you may wish to consult the Psychology Today website ([www.psychologytoday.com](http://www.psychologytoday.com)) to get some additional information on the therapists / psychiatrists that you are considering. Look under the section "Find a Therapist" and enter the zip-code for the town that you are interested in. Not all providers are listed there but many are. You can learn a bit about the providers that you are interested in, such as their philosophy of working with clients, areas of specialization and specific information on their practice. You can also refine your search by many different categories, including specific issues, treatment orientations, age, faith, or insurances accepted.

\*\*If you use a government funded insurance such as Medicaid, you can search for providers here: <https://findtreatment.samhsa.gov/>.

## **General Provider and Mental Health Information**

[Psychology Today](#) allows you to search for counselors within your area.

[Psychology Info](#) provides general information on psychological disorders and supplies a national directory of counselors.

[Help Guide](#) provides information and tips on managing life's many challenges.

## Specific Issue Resources

### **Anxiety**

[Anxiety and Depression Association of America](#)

[Answers to Your Questions About Panic Disorder](#)

[National Center for PTSD](#)

[Obsessive-compulsive disorder \(OCD\), Mayo Clinic](#)

[International OCD Foundation](#)

[Calm Clinic](#)

### **Depression**

[Depression and Bipolar Support Alliance](#) is a self-help organization that can offer information and support for individuals and families regarding depression.

[National Institute on Mental Illness](#) provides the latest information on a variety of mental health issues. The link takes you directly to the depression help web page.

[Bipolar Disorder News - Pendulum.org](#)

[Depression and How Therapy Can Help](#)

[Depression Screening](#)

[Depression Test, Symptoms of Depression, Signs of Depression](#)

### **Suicide**

National Suicide Prevention Lifeline: 800-273-TALK (8255)

[National Suicide Prevention Lifeline](#) offers resources and information.

[American Foundation for Suicide Prevention](#)

[The Jed Foundation](#)

## **Domestic Violence**

The American Domestic Violence Crisis Line: 800-USWOMEN (879-6636)

Philadelphia's Domestic Violence Hotline: 866-723-3014

[National Coalition Against Domestic Violence](#)

[Love is Not Abuse](#) offers dating and relationship tips.

[Domestic Violence Resources](#) offers a comprehensive list of resources

## **Sexual Assault**

[Rape Abuse and Incest National Network](#), the nation's largest anti-sexual assault organization.

[National Center for Victims of Crime](#) helps victims of crimes rebuild their lives.

National Sexual Assault Telephone Hotline Call 800.656.HOPE (4673) to be connected with a trained staff member from a sexual assault service provider in your area.

[Victim Connect](#) a national network providing confidential referrals, resources, and text and chat support

## **Eating Disorders**

[National Eating Disorders Association](#) providing information resources, referrals, and support hotline and chat. Helpline (800-931-2237) phone hours are Monday-Thursday from **11AM to 9PM ET**, and Friday from **11AM to 5PM ET**. Helpline **chat** hours are Monday-Thursday from **9AM to 9PM ET** and Friday **9AM to 5PM ET**.

[Eating Disorder Hope](#) provides general information and referral resources