

## Guide for Finding a Counselor at Home

### **Finding A Counselor**

Visit Psychology Today at <http://www.psychologytoday.com>

Select the location you are looking for and hit search. You can see that on the left there are a number of options to filter the search. Make sure to select your insurance company, any gender preferences, the issue you are looking for support on, etc. Select "online" at the bottom if you would prefer to find a several telecounselors that you can meet with virtually from your home.

### **Make Sure They Accept Your Insurance**

Once you review some profiles and find a few clinicians that you like, double check them with your insurance website below. We recommend this because not all plans through all insurance companies offer the same list of approved providers. This means that you could select Blue Cross Blue Shield as your insurance, but your *specific* plan might not cover every provider listed.

To check your plan, go to the homepage of your insurance website. The steps from here will vary slightly from one insurance company to another. Most companies will provide an option to "find a doctor" that will be visible from the home page, start here. Next, follow the prompts it provides you and select the appropriate option you are looking for. Options might include: select your individual insurance plan, select behavioral/mental health care, select your location, etc. You may have to input your member ID or create an account on the insurance website to access your list of accepted provider options based on your plan. Pay very close attention to any plan name that is listed on your card. Plan names are often simple words tied together that wouldn't make sense in a sentence such as "Choice Plus", "Open Access", or "Platinum Blue". If you do not see a plan name on your card, look for acronyms such as "PPO" or "HMO". Should you run into any barriers you can always call the number on the back of your card and customer service can assist you.

We recommend starting with **Psychology Today**, because insurance companies will list all local providers that accept their insurance online. This means that insurance website will list all mental health providers who work in local nursing homes, high schools, hospitals, clinics, etc but they are not necessarily available to provide services to you. The insurance company list will not differentiate between who actually works as a private therapist and who does not, which means you would have to individually look up each provider or address to discover if they are providing counseling to the public. However, **Psychology Today** will only list private practice clinicians. If you start there, and then cross reference it with your insurance website you can be more confident in your selection.

### **Out of Network Benefits**

Many insurance plans have what we refer to as "Out of Network Benefits." This means that you could see a provider who is not approved as an in network option and your insurance company will reimburse you for some of the cost. To access these benefits, you would need to pay the full cost at the time of service, and then submit the claim to your insurance company. You can find this information in your benefits summary document. Often in the "Out of Network" column, it will list a percentage of coinsurance. This explains how much of the cost that you front will be reimbursed. For example, if you have 20% coinsurance and the bill was \$100, you would be responsible for 20% of the cost (\$20), and the insurance company would reimburse you for 80% of the cost (\$80). It is important to speak with someone at your insurance company if you plan to use out of network benefits prior to doing so to make sure that you do not need a referral for service, and inquire about how to submit a claim.

### **Telehealth Options and Service Availability**

When you contact counselors make sure to ask them what their current plan for service is. For example they might only be seeing clients online, over the phone or not at all due to the COVID-19 Pandemic.

Many insurance companies have telehealth services that include counseling and psychiatry and are easily accessible from their home webpages.

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### Support from UCC and Others

We recommend that you look for these services yourself in order to find a good match and to have your insurance information readily available when you cross-reference counselors with insurance. You might also find family or supportive others who are willing to assist you. However, if you are still having difficulty navigating these systems, the UCC has staff who can assist with the process, even via phone or Zoom. If you need this kind of assistance, please call the UCC at 607-777-2772 and request someone to assist with "Treatment Coordination."