

How to set up community Counseling & utilize your Insurance benefits:

Step 1.

Find Your Insurance Card

If you do not have your card at school, ask your parent/guardian to text you a picture of the front and back of the card.

Step 2.

Call Your Insurance Company

Call the number on your card for mental health services.

- The number is likely on the back of your card
- The number may be listed under “Behavioral health services”

Step 3.

Get Information About Your Benefits

Once you dial the number on your card, you will speak with a representative from your insurance company. They will ask you to verify some personal information to ensure that you are the individual covered by the insurance plan. When they ask why you are calling you can say “to find out what my benefits will cover for outpatient counseling...or psychiatry” (depending on your need).

- Some insurance plans require a payment for each visit you make. Ask how much you will pay per session; this I called a “co-pay”.
- Some insurance plans have an amount that you have to pay out of your pocket first; this is called a “deductible.” Once you pay that amount your insurance company will cover part (a %) or all of your remaining visit fees.

Step 4.

Find In-Network Providers

Ask your insurance company for assistance with finding a mental health provider.

- If you are looking for someone to talk with, ask for a list of *counselors/therapists*
- If you are looking for someone who can prescribe medication, ask for a *psychiatrist* or *PCP (Primary Care Physician)*.
- If you can access your insurance plan online, you can often log in to your account (you may have to set up a login/password first) and search for a list of providers that way.

Step 5.

Call Providers

Start by calling one provider at a time on the list you have secured either from the phone insurance representative or from your online account. You may need to call multiple times if you don’t reach someone, or receive a return call within 24-48 hours. If you need a counselor *and* psychiatrist, you will need to call separately from 2 different lists of providers.

- Providers almost never pick up the phone due to being in session during the day. You will need to leave a voicemail with your name and phone number and a good time they can reach you.
- Be sure to speak clearly & slowly in the message and say your phone number twice.
- When you leave a message or talk to the provider, ask if they are accepting new clients, tell them to run your insurance card number, and say something about why you are seeking services.
- If you haven’t set-up your phone’s voicemail, this is a good time to do so, so you don’t miss their call back. Most providers will not email or text to set up an initial appointment.

Insurance FAQ's

1. How much will my appointment cost?

Call our insurance company to find out the answer. Inquire about what your "co-pay" is to see a counselor/psychiatrist. A co-pay is the amount you will be responsible for paying at each session. If your insurance plan does not have a co-pay it will have a "deductible," which means that you have to pay 100% of the session/s cost up until a certain point. If your deductible is \$300, then you will pay for session/s until you've paid "out of pocket" \$300 and "met your deductible", and *then* your insurance kicks in. Your insurance will then either cover 100% of the remaining cost for sessions/appointments, or a percentage of each future visit (i.e. 80% of each future session).

2. What if I don't have insurance or my insurance does not have in-network providers in Birmingham?

Some providers offer lower rates (often called "sliding scale" fees depending on one's income) for individuals paying out of pocket with no insurance benefits. Some providers who have their degree, but not quite finished with their licensure process and working under the supervision of a licensed professional, are able to offer lower rates as well.

3. Will my parents know I'm going to a mental health provider if I am on their insurance plan?

While confidentiality of mental health services is legally protected, some information (including date, type of appointments, provider's name) may be conveyed in correspondence sent to the person who pays for your insurance. For more details, speak to an insurance representative.

4. Can I look on the internet to find providers that take my insurance?

If you decide to use the "Find a Provider" feature on the website of your insurance company, be sure to enter your member number or plan name for a correct list. If you just go to the website of the main insurance company on your card, you might end up with a list of providers that don't take your particular insurance plan. You can also search the database located on Samford's Counseling Services website, under Resources and call specific providers to ask what insurances they accept.

5. What's the difference between the kinds of mental health providers?

Mental Health Providers for Counseling

- PhD and PsyD (psychologists with a doctorate)
- LPC (Licensed Professional Counselor)
- LMFT (Licensed Marriage and Family Counselor)
- LICSW (Licensed Independent Clinical Social Worker)
- PIP (Licensed Independent Clinical Social Worker with Private Independent Practitioner certification)

Mental Health Providers for Medication

- Psychiatrists (MD or DO) or Psychiatric Mental-Health Nurse Practitioner
- Some family doctors and primary care physicians (PCP) will prescribe medication for anxiety & depression

6. What if I want to see someone who doesn't contract with my insurance company?

It is usually more expensive to see a provider who is "out-of-network" compared to a provider who is "in network" with your insurance provider plan. However, if your insurance company is a PPO (Preferred Provider Organization), it is possible they will pay a portion of the fees associated with an out-of-network provider. So, ask.

7. What if I need to speak with someone immediately for a mental health emergency?

Monday-Friday, 8am-4:30pm, call the University Counseling Services & Wellness office, 205-726-4083, or visit in person. Located next to the University Center and Ben brown plaza, in DBH 203. Otherwise, contact Campus Safety (205-726-2020) or any local hospital emergency room.

8. I still have questions. Who can I talk to?

If you are uncertain how to proceed, you can call the University Counseling Services & Wellness office (205-726-4083) and schedule a consultation appointment with any of the counselors on staff if our administrative assistant is unable to fully assist you.