

Finding community providers for mental health can be complicated. CAPS would like to make this process as easy as possible. If you have any difficulty or get stuck in any way, please reach out to CAPS.

ONE: Contact Your Health Insurance

- a) Call the 1-800 number on the back of your insurance card.
- b) After giving them your insurance information, ask about coverage or benefits for mental health care ("outpatient services"). More specifically, you may ask about deductibles, copay amounts, session limits, and coverage in your current area.
 1. Deductibles: this is the amount you'll have to pay "out of pocket" at the beginning of each year before your insurance kicks in and begins paying any expenses for you. After the deductible has been met, you'll only be responsible for the co-pay or co-insurance. **(Ask: how much is my deductible?)**
 2. Co-pay/Co-Insurance: this is the amount that you'll have to pay yourself at each appointment. If you're worried about affordability, come to CAPS - we can help you discuss options! **(Ask: how much is my co-pay/co-insurance per session?)**
 3. Session limits: in some cases, health insurance plans only cover a limited number of mental health sessions per year. If you do have a session limit, knowing this information can help you distribute your sessions throughout the year. **(Ask: does my plan have any session limits?)**
 4. Coverage in your current area: this is especially relevant if your health insurance is regionally based. If you are from out of state, it may be important to ask if you have coverage here in Ann Arbor. **(Ask: do I have coverage in Ypsilanti, MI?)**
 5. What can I say?

Example Prompt: *Hello, I'm calling to find out more about my mental health care insurance benefits. More specifically, could you tell me what my deductible and copay are? Do I have any session limits? Do I have coverage in my area? Is there anything else I should know about my benefits?*

*** They may even be able to give you a list of providers.**

*** If you're currently on your family's health insurance, you can ask them for help with any part of this process. If privacy from your family is a concern for you, you have options.**

TWO: Search For A Provider That Meets Your Needs

- a) There are many databases that you can use. One database we would recommend is the Psychology Today database (psychologytoday.com)
- b) You can narrow down the search using your criteria such as health insurance, location, provider's expertise, social identities, etc.
- c) Make a list of 3-5 providers that you feel may be a good fit for you. Other qualities to take into consideration include passions, highlighted areas of experience, treatment styles, or perceived personality.

THREE: Contact Your Provider

a) Be prepared by having your health insurance card ready as well as your schedule for the next 1-2 weeks.

b) Example prompt to start the conversation:

Hello, [provider name]! My name is [your name] and I'm interested in seeking therapy/psychiatry. After doing some research, it seems like you might be a good fit for me. I was wondering what your availability looks like.

*** Providers may not be available to take your call, so you might be asked to leave a message. The same prompt can be used for leaving a message - just make sure you leave your contact information.**