



CONNECTING WITH AN OFF-CAMPUS *Therapist*



UNDERSTANDING YOUR INSURANCE BENEFITS FOR OFF-CAMPUS THERAPY SERVICES

To find a therapist through your insurance company, locate the phone number on the back of your insurance card or through the “find a provider” section of their website.




You can also find a therapist using Salisbury University Counseling Center’s Community Resources webpage.

Important considerations when contacting your insurance company:

- Your insurance company may have a list of **preferred** or **in-network** providers. These are providers who participate with the insurance or accept your insurance. Providers that are not contracted by your insurance company are **out-of-network** providers. While your insurance company may provide out-of-network benefits, your out-of-pocket costs could be higher than if you were to select a preferred or in network provider.
- Many insurance plans include a **deductible**. A deductible is a specific annual dollar amount that your insurance company requires you to pay out of pocket for medical or mental health treatment prior to the insurance company paying for services. You should ask about any deductible on your insurance plan.
- Most insurance companies require you to pay a **copay** for each visit to a provider. Make sure to ask how much. You should expect to pay per session.

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NO INSURANCE AND PAYING “OUT-OF-POCKET”

- Examining your monthly budget to determine how much you can reasonably afford to pay per session is vital.
- If you are going to pay for counseling without insurance, know that some providers offer **sliding-scale** fees that are lower than the full fee. Sliding scale fees are usually reserved for those in financial difficulty. These openings often fill quickly and not every provider offers them, so be sure to ask if you think you might qualify for a lowered fee.
- If you do not have mental health coverage, or cannot afford therapy due to other factors, you may qualify for free services through the **Pro Bono Counseling Project**. You can visit their webpage at <https://probonocounseling.org> to learn more, or call 410-825-1001 to complete a confidential phone interview.
- If you need assistance applying for insurance you can email SUCares@Salisbury.edu to speak to the case manager for Student Affairs.



SCHEDULING AN APPOINTMENT WITH AN OFF-CAMPUS PROVIDER




When calling an off-campus provider, be prepared to leave a voicemail. You may want to call more than one provider so that you can find the right fit for you. When calling, have the following things on hand: your insurance card, your schedule, and a pen/paper for writing down information provided during the call. While you are likely to experience a good “fit” with the first therapist you see, some people schedule a single session with more than one provider to find the best fit before engaging in ongoing counseling.

When leaving a voicemail for a potential counselor, share the following information:

- Your name
- That you are calling to schedule an initial therapy appointment
- Your insurance plan (if applicable)
- Days/times you are available for a return call
- Repeat your phone number two times, slowly
- When talking to the provider directly, you can use the opportunity to ask further questions. Be prepared to give a brief description of your concerns and, if possible, goals for therapy.

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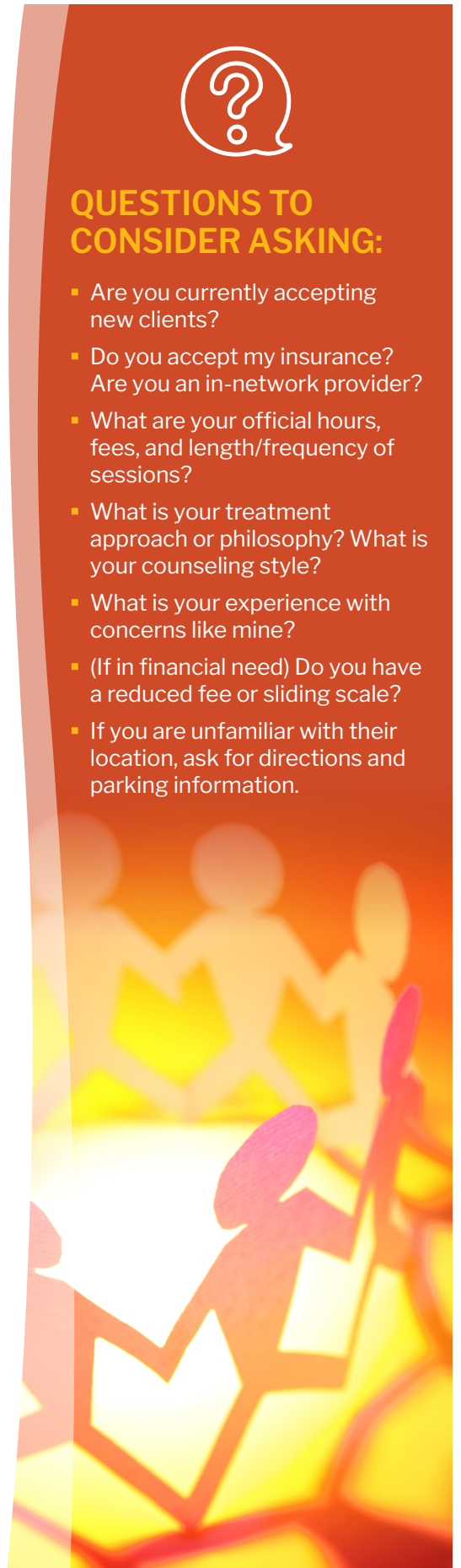
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QUESTIONS TO CONSIDER ASKING:

- Are you currently accepting new clients?
- Do you accept my insurance? Are you an in-network provider?
- What are your official hours, fees, and length/frequency of sessions?
- What is your treatment approach or philosophy? What is your counseling style?
- What is your experience with concerns like mine?
- (If in financial need) Do you have a reduced fee or sliding scale?
- If you are unfamiliar with their location, ask for directions and parking information.



SU Counseling Center • Guerrieri Student Union • Suite 263 • 1101 Camden Ave. • Salisbury, MD 21801

Office: 410-543-6070 • Fax: 410-543-4052

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