

# How to Select a Provider Using Your Insurance

WVU Carruth Center for Counseling and Psychological Services  
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## Step 1: Find Your Insurance Card

If you do not have your insurance card, 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 the **back of your card** for mental health services.

- The phone number may be listed under '*behavioral health services*'.

## Step 3: Ask About Your Benefits

Once you dial the number on the back of your insurance card you will be connected with a representative from your insurance company. They will ask you to verify 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 insurance coverage for outpatient counseling."

- Some insurance plans require a payment for each visit with a provider. Ask how much this costs- this is called a 'CO-PAY'.
- Some insurance plans have an amount that you will need to pay out of pocket first; this is called a "DEDUCTIBLE." Once this amount is paid, your insurance will pay a portion or all of your remaining visits.

## Step 4: Find In-Network Providers

Ask your insurance company to provide you with a list of *in-network mental health providers*.

- If you are looking for therapists or someone to talk to, **ask for a list of Counselors**.
- If you are looking for someone who can prescribe medication, **ask for a list of Psychiatrists or PCP**.

## Step 4: Call Providers

Start by calling one or two of the providers on the list you were given by your insurance company. You may need to call more than one person if the first person does not get back with you within 24-48 hours. If you need a Counselor **and** a Psychiatrist, you will need to call providers from both lists.

- Providers rarely answer the phone during the day as they may be in session with clients. You will need to leave a message with your name, phone number, and a good time to reach you.
  - Be sure to speak clearly and 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 what type of insurance you have
    - Briefly say something about what has been bothering you that has led you to call their office.

→ **If you haven't set-up your voicemail, this is a good time to do it so you don't miss a call back. Most providers will not email or text to set-up an initial appointment.**

# INSURANCE FAQ'S

## 1. How much will my appointment(s) cost?

**Call your insurance company to ask this question.**

Inquire what your 'co-pay' is to see a counselor/psychiatrist. A **co-pay** is the amount that 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 cost until your deductible has been met. Your insurance company will then pay for part or all of your session cost. You can also ask if the plan has an 'out of pocket' limit. This means that once your family has spent this amount of money (co-pays, medication etc.) insurance will cover your expenses at 100%.

## 2. What if I don't have insurance OR my insurance does not have in-network providers in the area?

Some providers offer a lower rate for out of pocket payments. There are also a few 'sliding scale' providers in the Morgantown area. This means that your session fee would be determined by your financial means.

## 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 and type of appointments) may be conveyed in correspondence sent to the person who pays for your insurance. For more details, please speak to your insurance company and your provider.

## 4. Can I just look on the internet to find a provider that takes my insurance?

If you decide to use the 'Find a Provider' feature on the website for your insurance company, be sure to enter your member number or plan name for a correct list of options. If you do a general search on your insurance company's website, you may end up with a list of providers that don't actually take your insurance.

You may also contact the Carruth Center to receive a list of providers in the community. **Keep in mind that you should always confirm directly with your provider that he/she participates with your specific insurance plan.**

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

- **MENTAL HEALTH PROVIDERS FOR COUNSELING:**
  - PhD and PsyD (Psychologist with a doctorate, should indicate licensure status)
  - LPC (Licensed Professional Counselor)
  - LICSW (Licensed Independent Clinical Social Worker)
- **MENTAL HEALTH PROVIDERS FOR MEDICATION:**
  - Psychiatrist (MD or DO) or Psychiatric Mental-Health Nurse Practitioner
  - Some Family Doctors and Primary Care Physicians will prescribe medication for anxiety and depression

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

It will likely be more expensive to see an 'out-of-network provider' than a provider on your insurance company's panel. However, you can ask your insurance company if your plan is a Preferred Provider Organization (PPO). If you do have a PPO, it is possible that your company will pay a portion of the fee for an out-of-network provider.

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

- The CCCPS Urgent/Crisis Clinic provides same day in-person visits Monday-Friday from 9:00 AM-5:00 PM. <https://carruth.wvu.edu/services/urgent-crisis-clinic>
- After hours:
  - Call 304-293-4431 to speak to a Carruth after-hours counselor.
  - If you are in need of immediate assistance, call 911 or go to the nearest Emergency Department.

## 8. I still have questions. Who can I talk to at the Counseling Center?

If you are unsure how to proceed, call 304-293-4431 and ask to speak to, or schedule an appointment with a Case Manager.