

## **Referral Information**

### *Selecting the right counselor or therapist for you*

When choosing a therapist, you can ask questions to help you find a therapist who is a good match and will meet your needs. Look around until you find someone whose style and answers are comfortable for you. Be honest with yourself and trust your judgment regarding what you want, what you need, and what sounds right to you. You may have to meet with a few therapists before you find the person who is the best match for you, but it is worth the effort because the treatment will be more effective.

### *Possible questions to consider when you call for an appointment and/or during the initial session:*

#### Questions you can ask yourself:

- How do I feel about this person?
- Do they seem comfortable and compatible for me?
- Is this someone with whom I can talk and feel heard?
- When I'm with this person, do I feel like I can learn something about myself?
- If I bring up concerns about working with this person, is he or she open, responsive, curious, and willing to explore these issues with me?

You may feel somewhat anxious with each of the therapists you meet, but there are likely to be differences in your feelings toward each.

#### Things you can consider:

- What kind of approach to therapy or counseling do they prefer? How do they work?
- What are their fees? Is there a sliding scale (reduced fees)? Do they accept your insurance?
- Are they licensed? You can check this website: [www.op.nysed.gov/opsearches.html](http://www.op.nysed.gov/opsearches.html)
- Convenience of the counselor's office location.
- Times available--the compatibility of your schedule with that of the therapist.
- Promptness and courtesy of the therapist.

*Frame your first appointment as a "consultation."* Explain to the therapist that you are looking to find a good therapist match and would like to meet with him/her once to see if it feels like a good fit. This will help to empower you to move on to another therapist if the first therapist was not a good fit.

### *What if you don't like the person/people to whom you were referred?*

If you find that your therapy isn't going the way you feel it should, discuss it with the therapist. If it continues to feel wrong, you might want to consider changing therapists. We cannot guarantee the quality of care students receive from private practitioners, yet it is important that the services you receive off-campus are helpful to you. If you feel you have not found a good match, you can call the Vassar College Counseling Service staff at (845) 437-5700 and we can help you sort out your next steps. Also, please call if you feel that the person or place from which you have sought treatment has not treated you well so we can keep this feedback in mind when making future referrals.

## **DEALING WITH INSURANCE**

### **A. Decide if you want to use your insurance.**

Many people do not have any insurance coverage or do not want to use their insurance. If that is your situation, you may want to look for agencies or individual therapists that use a "sliding scale." This means that the fee charged is based on your income and ability to pay. You are not required to use your insurance to pay for private care, but many people do. Keep in mind that you are responsible for paying any fees you incur that are not paid by your insurance.

### **B. Learn what will be covered by your insurance plan.**

Every insurance policy is different. Policies differ in terms of which providers you can see or how often, whether a referral is required, the amount of your coverage, etc. Good ways to find out about your insurance policy include calling your insurance company on the phone, looking them up on the Web, or reviewing your policy brochure. If you are on your parents' plan, you may have to speak with your parents to gain access to your insurance. Your counselor can help you think through how to have such a conversation with your parents.

## **QUESTIONS YOU CAN ASK YOUR INSURANCE PROVIDER**

1. Does my plan cover mental health outpatient visits?
2. Do I have to see someone on the provider list?
3. If yes, where can I get a copy of the provider list for providers in Poughkeepsie?
4. Is there anything I need to do to have my counseling sessions covered by insurance?
5. How does my coverage differ if I see a participating provider versus a provider outside the network?
6. For how many sessions can I be seen? Is there an annual or total lifetime limit?
7. What is the percentage co-pay for sessions?
8. Do I have a deductible that I must satisfy? If yes, how much?
9. Do I have to fill out any paperwork or be pre-certified prior to seeing a therapist?
12. How do I submit claims for payment?
13. What information will you need from my therapist in order for my claims to be paid?
14. Where do I send my claims?
15. Approximately how long does it take to receive a reimbursement?

### **C. How to find a therapist covered by your insurance**

If you call your insurance company, they can give you a list of local therapists. Many insurance companies also have websites that allow you to do a search to find local therapists. Go to their website and look for a "find a doctor" link. Many of these searches allow you to narrow the pool of potential therapists by selection criteria such as location, gender, areas of specialty, languages spoken by therapist, etc.

### **D. Setting up your first appointment.**

Begin calling potential therapists to see who you would like to try first. See other side of handout for recommendations about how to do this. When you schedule your first appointment, inform the therapist which insurance you have. If you need preauthorization, call your insurance company to alert them that you have an appointment scheduled.

**If you have any questions or concerns, please contact the Counseling Service at 845-437-5700.**