

Understanding Your Insurance Benefits for Outpatient Mental Health

What is the name of your insurance company? _____

What is the customer service number on the back of the insurance card? _____

(Hint: Insurance companies often refer to mental health as behavioral health. There may be a separate phone number for behavioral health. If so, call that one first.)

Call this number and follow the prompts until you reach a customer service representative.

When calling: Let them know you are calling to check Insurance Benefits for Behavioral Health

- What is the coverage for Individual Counseling
 1. Co-pay: A fixed amount you pay for covered health care services to [providers](#) who contract with your [health insurance](#) or [plan](#).
 2. Deductible: An amount you could owe during a coverage period (usually one year) for covered health care services before your [plan](#) begins to pay.
 3. *Co-Insurance: Your share of the costs of a covered health care service, calculated as a percentage (for example, 20%) of the [allowed amount](#) for the service. You generally pay coinsurance **plus** any [deductibles](#) you owe.
 4. Please email me a list of Therapists for my area (zip code: 78666)
 5. Do they have a specific telehealth company (ie. MD Live, Teledoc, etc) that can be used? Is there a cost different to use this platform?
 6. Is There Out of Network Benefits-to see a provider that does not take your insurance
 7. **Do I have access to an Employee Assistance Program? How many sessions are covered?

Glossary of Health Coverage and Medical Terms: <https://www.healthcare.gov/sbc-glossary/>

**Coinsurance is the amount you are obliged to pay for services after you have satisfied any copay or deductible required by your plan. Coinsurance is typically expressed as a percentage. For example, the representative might say your coinsurance is 20% after the deductible is met. This means the insurance will pay 80% and you pay the remaining 20% of the cost of the appointment after the deductible has been met.*

***An EAP is a separate benefit from an employer so if your insurance is through a parents work, you may have access to an EAP. An EAP will cover a certain number of counseling sessions at no cost but you will have to speak to a representative with the EAP who will conduct a brief assessment and then tell you what it covers. The EAP may have providers that are not providers with your insurance. If possible, try to select a provider that is also on your insurance so you can stay with this provider after the EAP sessions are completed.*

No Insurance?

- You can pay out of pocket for therapy. Each therapist has a rate that they charge per session.
- You may want to consider discussing your options for counseling with your parents, significant others or family members if you need financial assistance to pay for counseling sessions.
- The Counseling Center has developed a list of community organizations that offer counseling on a sliding fee scale basis. You can request a copy of this list. These organizations are mainly located in Austin and San Antonio and you may be placed on a waiting list for services.
- The Counseling Center also has a list of online counseling services that you may want to consider
- Some individual counselors offer reduced rates but you will need to ask if the provider has any reduced rate slots available or if they offer a discount to Texas State students without insurance.