

Finding a Provider in the Community

Some students prefer to be referred to a therapist outside of the university rather than seek counseling at Fordham. If you would like help finding a therapist off campus, please make an appointment to speak with one of our counselors, and we will be happy to help you.

We understand that finding a therapist with whom you feel comfortable can be challenging, and even a little scary. Here are some tips for finding the right therapist for you:

- ✓ If possible, get a recommendation from someone. Talk with professionals at CPS or with your private doctors about therapists or agencies in your area that come highly recommended. If you are seeking therapy out-of-state and do not know who to seek out for referral information, consider contacting local graduate schools in psychology to ask for referral recommendations.
- ✓ Ask potential therapists about meeting for an "initial consultation" appointment. During this consultation, you will have the opportunity to ask the therapist any questions you might have about their education, experience, or therapy style
- ✓ Don't forget to talk about logistics. Ask potential therapists about their fees and about whether or not they accept insurance or are willing to "slide" their fees down for students. Ask about their cancellation policies and find out what to do if you are ever in crisis.
- ✓ Come to your session prepared with your insurance information. Call your insurance company to find out whether or not you have mental health coverage with your insurance, and if you can see an "out-of-network provider" for therapy. If you are not from NY, be sure to ask your insurance company if you can see therapists who are not working in your home state. If you don't have insurance, consider applying for Health First insurance (see www.healthfirstny.com for details) or for Emergency Medicaid (1.877.472.8411).
- ✓ Remember, it often takes several sessions before clients feel really comfortable with their therapists; it's okay if things don't feel "perfect" right away! That said, it's important that you feel comfortable with your therapist, so take the time to find a therapist who feels like a good "fit" for you.
- ✓ When you meet with a therapist for the first time, feel free to ask questions. It's perfectly reasonable to want to know about how your therapist works and what her/his therapy style is. You may want to talk about what kind of therapeutic approach s/he uses and what that approach looks like in a therapy session. You may also want to know whether or not this therapist has experience working with the particular issue(s) you want to focus on.

Navigating Insurance:

Questions to ask your health insurance when inquiring about coverage for mental health treatment

- ✓ Does my plan cover mental health outpatient visits?
- ✓ How much am I responsible for paying out of pocket?
- ✓ Am I responsible for a co-pay each session or do I pay the entire fee, submit the claim to the insurance, and get reimbursed a percentage by them later? Depending on the answer, how much is the co-pay and/or how much do I get reimbursed?
- ✓ How does my coverage differ if I see a participating provider versus a provider "outside the network" (meaning you can choose any provider)?
- ✓ If I have to see a participating provider, where can I get a copy of the provider list?
- ✓ For how many sessions can I be seen?
- ✓ Do I have a deductible that I have to satisfy? If yes, how much?
- ✓ Do I have to fill out any paperwork or be pre-certified prior to seeing a therapist?
- ✓ If your health insurance was issued outside of NY state, inquire about out of state benefits.

If you will be submitting claims:

- ✓ What information will you need from my therapist in order for my claims to be paid?
- ✓ Where do I send my claims?
- ✓ Approximately how long does it take to receive a reimbursement?

When you contact therapists ask them if they are accepting clients who are insured by your insurance plan. Also find out if they will require you to pay for sessions when you are seen or if they will bill your insurance company.