Navigating Insurance to Find a Community Provider

STEP 1: Contact Your Health Insurance

CHECKING INSURANCE BY CALLING:

- Call the 1-800 number on the back of your insurance card.
- After giving them your insurance information, ask about coverage or benefits for mental health care ("outpatient services"). More specifically, you may ask about deductibles, copay amounts, session limits, and coverage in your current area.

1. Deductibles: this is the amount you’ll have to pay "out of pocket" at the beginning of each year before your insurance kicks in and begins paying any expenses for you. After the deductible has been met, you’ll only be responsible for the co-pay or co-insurance. (Ask: How much is my deductible? Is the deductible on the calendar year or an alternative schedule?)

2. Co-pay/Co-Insurance: this is the amount that you’ll have to pay yourself at each appointment. If you’re worried about affordability, call the HCC - we can help you discuss options! (Ask: How much is my co-pay/co-insurance per session?)

3. Who am I allowed to see? Most insurance will cover services for health care providers who have a contract with the insurance company. These providers are called In-Network providers or preferred providers. Verify that the person you want to see is considered an in-network provider (Ask: Do I need to see a counselor in the network? How do I find out who is in the network?)

4. Session limits: in some cases, health insurance plans only cover a limited number of mental health sessions per year. If you do have a session limit, knowing this information can help you distribute your sessions throughout the year. (Ask: Does my plan have any session limits?)

5. Coverage in your current area: this is especially relevant if your health insurance is regionally based. If you are from out of state, it may be important to ask if you have coverage here in Portland. (Ask: Do I have coverage in Portland, OR?)

6. What can I say?

Example Prompt: Hello, I'm calling to find out more about my mental health care insurance benefits. More specifically, could you tell me what my deductible and copay are? Is my deductible on the calendar year or an alternative schedule. How many sessions can I have per year? Do I have coverage in my area? Can you email me a list of therapists in my zip code who treat (ADHD, Anxiety, ADHD evaluation etc) Is there anything else I should know about my benefits?

CHECKING BENEFITS ONLINE:

Go to the website listed on your health insurance card; from here you can register a personal account to gain access to your benefits information and do a provider search.

If no website is listed on your card, google the insurance name + provider search tool (ie Blue Cross Blue Shield Provider search tool)

Common provider search tools and account login:
Aetna (https://www.aetna.com/about-us/login.html) Choose Register to access your benefit information and locate in-network benefits

Blue Cross Blue Shield (www.bcbs/find-a-doctor) You will be prompted to enter the first 3 letters of your insurance number and from there you can see in-network providers

Cigna (Cigna Provider Search and Account Login In) From here you can search for doctors (blue box at right) and/or create an account to see benefits (Click Login In to myCigna, then scroll to Register an Account)

First Health/Cofinity (First Health Account Registration/provider search) Click on Locate a provider/create a directory. To verify benefits, call 1-800-226-5116

Moda Health (Login to MyModa and Provider Search) Click on Login to MyModa and you will be directed to “create an account) where you can check benefits and find providers

PacificSource (In Touch Member Registration) Register to see your benefits

(Find a Local Provider) (Reed College Student PacificSource Benefits) Scroll to the bottom to see Reed College’s benefits

United Healthcare (Register HealthSafe ID) Create an account to see benefits and search for in-network providers

STEP 2: Search for A Provider That Meets Your Needs

1. There are many databases that you can use. Some of the databases you could include:

   Psychology Today National Therapy Search Tool

   Good Therapy National Search Tool,

   Portland Therapy Center Provider Search Tool

   Therapy for Black Girls Provider Search and Podcast

   Latinx Therapy Directory

   International OCD Foundation Therapist Directory (Click Find Help)

2. You can narrow down the search using your criteria such as health insurance, location, provider's expertise, social identities, etc.

3. Make a list of 3-5 providers that you feel may be a good fit for you. Other qualities to take into consideration include passions, highlighted areas of experience, treatment styles, or perceived personality.
STEP 3: Schedule an Appointment

Contact Your Provider by Phone

1. Be prepared by having your health insurance card ready as well as your schedule for the next 1-2 weeks.

2. Example prompt to start the conversation:
Hello, [provider name]! My name is [your name] and I'm interested in seeking therapy/psychiatry. After doing some research, it seems like you might be a good fit for me. I was wondering what your availability looks like.

* Most private practice providers will not answer the call and you will need to leave a voice message. The same prompt can be used for leaving a message - just make sure you leave your contact information and the best times to reach you. If you know when you are available for appointments, this is also helpful to leave in the voicemail so that the counselor can see about openings that match your schedule. If you are seeking therapy in Portland, state that you are a student at Reed college. Many area providers save space for Reed students.

Contact Your Provider by Email or Website Appointment Scheduler:

Review the therapist’s website. Look for a “schedule an appointment” link or email address. Include your interest in starting counseling (no need to elaborate the reason), your health insurance info, availability for appointments, and best times to contact you by phone or email.

Example: My name is Drew (they/them). I am a student at Reed college and am looking for a therapist. My health insurance is Blue Cross. I have Wed afternoon, Thursday mornings and Friday afternoons available for therapy. I can be reached at xxx-xxxx-xxxx most days after 3 and all day Friday. Looking forward to hearing from you.