

The College of New Jersey
Counseling and Psychological Services

Choosing a Mental Health Provider

As a result of your CAPS counseling experience you may decide you want to continue your therapy with an outside provider, and/or your CAPS therapist may have recommended this for you.

In either case, here is some information to help you in the process of identifying and selecting a new mental health care provider.

FIRST THINGS FIRST

Where will you be living most of the time...at home...at school...both? Since ongoing therapy is already an investment in personal time, you will want to consider travel time; choosing a provider who is fairly close by will eliminate this potential deterrent to your regular attendance at sessions.

Some students choose a provider who is located somewhere **between home and school** so they can easily attend sessions during the semester as well as during fall, winter, spring and/or summer break periods. This may be an option for you to consider.

Will you be using insurance to cover part of the cost? You will need to know the **name of your insurance company and your policy number**. Also, because many insurance companies have different **plans** of coverage, you will need to know which **plan** you have.

Most insurance companies will only reimburse you for using one of their **approved providers**; some will provide you with a list, but many now have convenient, searchable web sites that will allow you to search for an approved provider by zip code and specialty. (See tips for searching insurance company web sites on page 5). **Be sure to know/inquire about any differences with regard to "in-network" and "out-of-network" coverage.**

What if you do not have insurance, or you have very limited financial means? Every New Jersey county, and many cities and towns have community counseling **agencies** that provide quality care for a low cost. Many of these agencies, and some private practitioners, use what is called a "**sliding fee scale**" to adjust their fees according to what you can reasonably afford; a few may be able to provide service with no fee, if your situation warrants. You will be asked to provide evidence of your financial status, which will include whether you have access to insurance, whether you are a student, whether you are working and how much you earn. Most of these agencies are very well used and so you may have to wait to get a first appointment. It is best if you contact these agencies as soon as possible...perhaps before your CAPS counseling ends, so that your next step is already in place.

You can also try checking with state, county and/or local boards of social services or mental health associations for other options.

OTHER MATTERS TO CONSIDER BEFORE YOU BEGIN YOUR SEARCH

What is the nature of your concern or condition? Many therapists are “generalists” and can provide treatment for a wide variety of concerns or conditions; some are “specialists” who focus only on specific types of concerns or conditions such as eating disorders, substance abuse or trauma. Still, there are others who are a combination of both...they are generalists, but also have one or two specialty interests. If you have a very specific condition or concern, or a chronic condition that requires a therapist with special knowledge, then you may want to find someone who has expertise **and** experience in treating it.

Will you need medication, or monitoring of medication that has already been prescribed for you? Only medical doctors (MDs) and some Advanced Practice Nurses (APNs) can prescribe medication. A **psychiatrist** is a medical doctor (MD) who specializes in diagnosing mental health conditions and in managing mental health medications. There are also some Advance Practice Nurses who can do this as well.

If you have a more serious mental health condition such as depression, schizophrenia, bipolar disorder, severe anxiety or an eating disorder, medication can play an important role in your treatment. It is recommended that medications be prescribed and monitored by a **psychiatrist**. Also, there are many cases when a mental health condition is treated with medication **and** therapy; in this event you may need to see **both** a **psychiatrist** and a **therapist**.

How serious is your condition and/or how severe are your symptoms? Usually, more serious conditions and/or more severe symptoms require more experience and training on the part of the therapist.

Therapists fall into four categories of providers and all are qualified to provide mental health care. The categories are as follows:

Licensed Psychologists May be either master’s or doctoral level (**MA, Ph.D., Ed.D., or Psy.D.**)

Licensed Professional Counselors – LPCs May be either master’s or doctoral level (**MA, Ph.D., or Psy. D.**)

Licensed Marriage and Family Therapists – LMFTs May be either master’s level or doctoral level (MA, Ph.D., or Psy.D)

Licensed Clinical Social Workers – LCSWs

Do you have any personal preferences for characteristics of your therapist? Factors such as age, gender, religion, and/or cultural background of the therapist can play important roles in your level of comfort during your therapy sessions. Since you may be establishing a long-term relationship with this person, it is essential to consider which, if any, of these factors are important to you when narrowing down your choices.

Beginning Your Search

Sources of Referrals

Check with your insurance company by calling them. The phone number to inquire about mental health referrals and benefits (sometimes called "Behavioral Health Benefits") can usually be found on the BACK of your insurance card.

Most insurance companies also have convenient **web sites** to assist you in locating an approved provider. These web sites are usually searchable by zip code and specialty of the provider.

Talk to your CAPS therapist. He or she can often provide you with some names of therapists or agencies in the **local** area. In NJ we are very fortunate to have many therapists available throughout the state; however, your CAPS therapist may **not** be familiar with many **outside of the local area**.

Ask your family doctor, your high school guidance department, trusted family members, friends, and/or clergy members for names of therapists they could recommend.

Search other web sites such as:

Psychology Today - www.therapists.psychologytoday.com

Therapy Tribe - www.therapytribe.com

These sites are both searchable by zip code and specialty.

Making Contact

Once you have contact information for two or three different therapists it's time to make phone calls or send email inquiries. To prepare for phone calls, you may want to consider the following:

- 1) **Be prepared to leave a message on an answering machine.** Most therapists in private practice do not have a receptionist, so if they are in a session with a client, no one will answer your call.
- 2) **You may want to write out your message before you make any calls.**
- 3) **Be sure to speak slowly and clearly and leave the following information:**
 - a. **Your name** (Spell both your first **and** last names)
 - b. **A best number to reach you** (Be especially careful to speak slowly/clearly when you do this)
 - c. **Best times to reach you.** If you value privacy about this matter, then be sure to consider when and where you can receive a call from a prospective therapist without concern for being overheard
 - d. **A brief statement about you and your concern such as:** "I am a student at The College of New Jersey and it has been recommended that I continue with therapy for the treatment of...depression, or trauma, or anxiety, etc. Please call me at your earliest convenience so we can discuss my situation further. Thank you and I look forward to hearing from you soon."

When a therapist returns your call, you will want to be prepared with:

- 1) A few more details about your reasons for seeking additional therapy and any specific goals you have in mind*
- 2) A way to make some notes (pen/paper; electronic device)*
- 3) Your calendar or schedule, so you can set up an initial appointment time*
- 4) Lots of questions. Here are a few important ones to ask:*
 - a. How much experience do you have in treating my problem?*
 - b. Can you tell me a little about how you might help me with my problem? What types of therapy do you use?*
 - c. What is your highest educational degree **related to providing therapy**?*
 - d. What type of **license** do you hold?*
 - e. Do you hold any **specialty certifications**?*
 - f. How long have you been in practice?*
 - g. What age groups or populations do you have experience working with?*
 - h. Do you know a psychiatrist you can refer me to if I need medication?*
 - i. What are your office hours?*
 - j. How long are sessions?*
 - k. Do you accept my insurance? My insurance plan is: _____*
 - l. What are your fees? Do you offer a "sliding fee scale?"*
 - m. How and when is payment expected?*
 - n. Can a short, courtesy "meet and greet" session be arranged?*
 - o. Can I set up an appointment now?*

Tips for Using Your Insurance Company's Web Site to Search for a Therapist

- *In a general search engine, such as Google, type in the name of your insurance company*
- *When you get to the site you may be prompted to create an account and/or register using your policy number*
- *After you have entered the site, select a tab that will be labeled something such as: "Providers", or "Find a Doctor", or "Physician Search", or "DocFind" or "Provider Directory", or "Provider Search" which will take you to the search page of the site*
- *When you get to the search page, you will be asked to do the following:*
 - Enter a zip code or a town/city
 - Choose/enter the particular insurance plan that you have with the company
 - Choose/enter a driving distance range such as: 1-2 miles, 3-5 miles
 - Select a **Type of Physician** - Choose the option "Behavioral Health" or "Mental Health"
- On some sites, you will be able to choose a **type of provider** such as psychiatrist, psychologist, licensed professional counselor, marriage and family therapist and/or clinical social worker, **but you may have to search each of these types of providers separately**
- **If the results are either too broad or too narrow, try increasing or decreasing the driving distance**
- **On some sites, you may also be able to designate a specialty focus such as:** grief, relationships, anxiety, depression, trauma, etc.
- **Some sites also will provide links to individual therapists' web sites** which will help you to learn still more about them. If there is no direct link, try using a general search engine such as Google to see if the therapist has a web site
- Be sure to print out your search results for easy reference when you make calls/send email

