**Considerations in Off-Campus Counseling**

Loyola University Maryland students may want or need services other than the brief individual therapy or group services that the Counseling Center can provide. When off-campus therapy is recommended or preferred by students, a counselor can provide several referrals selected specifically for you and your personal situation. This assistance may include helping you to access your health insurance options and providing you with names of counselors whom you can contact to decide which one you prefer. As clinicians’ personalities, treatment style, fees, and availability can vary considerably, the following information is offered to empower you in navigating the referral process. The following are some helpful ideas and steps to consider when you are trying to schedule an appointment with a counselor in private practice. Let us know if you would like help with making the call to set up the initial appointment.

**Please note that emergency appointments, consultation about another student, and assistance with navigating on-campus and off-campus resources remains available to ALL students regardless of whether they have been referred to an off-campus provider.**

**Initial Appointment Contact**

Many therapists now provide email or text messaging services to initiate a first contact to express interest in their services. The Counseling Center utilizes The ShrinkSpace to identify and share referral options with students. This website allows students to create an account with their Loyola email address and features a HIPPA-compliant messaging system for students to contact providers directly. Contacting a counselor for the first time can sometimes feel like an intimidating task. Please remember that therapists are people too and understand the feelings of nervousness and hesitation that often surround new experiences. Do not be discouraged if you do not receive a response from a provider right away. It can take several days to a week for providers to respond to your call, email, or message. When contacting a potential counselor, no matter the mode of communication, share the following information:

* Your Name
* Interested in scheduling an initial therapy appointment
* Referred by Loyola University Counseling Center
* Day/Time when you are available for Return Call: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Your Phone Number:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Insurance Card – share with them the company that your insurance is through
* Keep a specific notebook or note on your phone for when you hear back from providers so you can write down important information provided during call. This may include appointment date/time, address and/or directions to office, billing information.

**Beyond the Basics**

When able to speak with the counselor, providing the same basic information may be necessary, but use the opportunity to ask questions, as well. Consider yourself a consumer who is allowed to ask as many questions as necessary. Becoming informed about a provider’s style, training, and experiences working with college or graduate students with specific concerns is a crucial first step in the counseling process. A brief phone conversation will provide you a good sense of who you may connect or work well with.

Suggested questions:

* *Training:* What is their experience in dealing with your particular concern(s)?
* *Style:* How do they approach therapy?
* *Availability:* How soon can you schedule an appointment? What hours/days are they available to meet with you? Do they offer evening or weekend hours?
* *Mode of Services:* Do they offer only in-person services? Only telehealth? A mix of both?
* *Transportation:* If you are not very familiar with the Baltimore area – ask for directions to the office, parking.
* *Fees:* What are their practices regarding payment? For example, are you required to pay the fee up front and then you submit your receipts for reimbursement to your insurance company?

Trust your gut reactions during this conversation:

* Was the counselor willing to share information?
* Did you get a good impression? Did she or he put you at ease?
* If you really felt uncomfortable talking with them, then contact the next name given to you by the Loyola University counselor.

**Financial Considerations**

There are a variety of ways students choose to cover the cost of mental health services, including insurance benefits, self-pay, or reduced cost/pro-bono options. Most students prefer to access their health insurance benefits to help cover the cost of therapy and psychiatric services. The following information can be helpful in determining what benefits your plan covers.

Insurance Plans:
First, have your insurance card ready. Your **Member ID** is your insurance number. Your **Group Number** identifies the group that receives this insurance. Most insurance plans include two ways to find out more about your coverage, a website and customer service line.
 ***Online Tools***
Search your insurance company online (there are links to a few insurance companies listed below). When you find your insurance company website, take the following steps:

* If applicable, click on **Members** or **Member Services**
* Click on **Find a Doctor** or **Find a Provider**. Please note that you may have to enter in either all or part of your **Member ID**.
* Fill in demographic information such as city (**Baltimore**), zip code (**21210**), or an entire address. You will then be able to select a radius of miles within that region to search. Starting with a lower radius is recommended so the quantity of the results is not as overwhelming.
* Identify the type of provider that you would like to see. You would choose Behavioral Health, Mental Health, Counseling, or Psychology. If these are not options, please look under Specialty Providers. If looking specifically for a doctor to prescribe medicine, select Psychiatrist.
* If you are having difficulty using the website, or have more detailed questions, you should consider calling the Customer Service number located on your insurance card.

***Customer Service***

* Call your insurance company directly. On the back of your card, you will find a **toll-free number for customer service**. Please note that many plans offer separate numbers for medical and mental health benefits. If there is an option for **Behavioral Health or Mental Health**, you should call that number.
* You will be asked for your **Member ID**. If you do not have your Member ID, just let them know. Most companies can look you up by your **name, date of birth, and/or social security number**.
* When you are asked what type of service you are looking for, tell the operator that you are looking for **Outpatient Mental Health**. Be sure to indicate if you are looking for referrals for therapy, medication evaluation/psychiatry, or both.
* Be sure to let them know that you are a student at Loyola University Maryland. Your insurance company may have a list of **“preferred”** mental health care providers. This means they may not pay for providers outside this network, or they might, at a reduced rate (more expensive to you). If your company has such a network, they may have providers in the Baltimore area, but if not, you may still be eligible for services. In such cases, the insurance company will sometimes cover an **“out of network”** provider if you are temporarily residing out of the area. Let the insurance agent know that you have been referred to a counselor by another mental health professional at Loyola University.
* Most insurance companies will either provide referrals over the phone or email you a list of providers in your area.

***Questions you should consider asking your insurance company*:**

* Is there a network of **“preferred”** providers? If so, are any of the names you’ve been provided by the Counseling Center counselor on the list? If none are on the list, how can I find network providers nearby? (Often there is a website that lists providers by location.)
* Are there certain professional criteria your counselor must hold? Or can I see any counselor of my choice?
* Is there a session limit? If so, what is it?
* Do I need **“prior** **authorization**” to start treatment, or to continue it beyond a certain number of sessions? If so, how do I get it?
* Is there a “**co-pay**” you will need to pay per session? If so, how much is it?
* Will the co-pay or balance due from me be higher if I see someone “**out-of-network”**?
* Does my plan have a deductible, and if so, how much must be paid out of pocket before it is reached?

***Helpful Tips***

* Whoever is the policy holder for your plan (parents, partner, self), will receive an ‘Explanation of Benefits” after you have met with a doctor or counselor This will provide information about what provider was seen and for what services, but is not a bill.
* Not every provider listed by the insurance company will provide outpatient mental health services. Some may be employed with a hospital or other inpatient facility. An easy way to spot this is if many providers with the same address are listed, Google the address to determine if it is a hospital or other inpatient facility, and if so, cross them off your list.
* A therapist, counselor, psychologist, psychiatrist, and social worker can all provide counseling services. A psychiatrist or nurse practitioner are the only providers who can prescribe medications.
* Remember, you are the customer and you or your family is paying for this service. If your needs are not being met by the insurance provider, let them know.

**No Insurance/Paying “Out-of-Pocket”:**

Examining your monthly budget and seeking financial support from others (parent or partner) are helpful first steps. Determine how much you can reasonably afford and still meet your financial obligations. Many Psychologists (Ph.D. or Psy.D.), Social Workers (L.C.S.W.-C.) and Professional Counselors (L.C.P.C.) charge between $80-140 per fifty-minute session. Be aware, especially if you are going to pay for counseling out of pocket (without insurance), that some counselors offer **“sliding scale**” fees that are lower than the full fee. Please note that these openings fill very quickly, and every counselor does not provide this option. When calling a counselor, you may want to ask them when they anticipate having such an opening. The Loyola counselor can also provide information about quality community mental health agencies and other low-cost options.

**Transportation Considerations**

The Counseling Center has a number of providers we can refer to that are within walking distance to campus. For students with access to cars, most of the referral providers listed will be easily accessible within a 10 to 15 minute drive from Loyola. For students who do not have access, or who prefer public transportation, there are still many ways to safely get to your off-campus appointments. Options include:

* MTA Buses (<http://mta.maryland.gov/>)
* Taxis, such as Jimmy’s Cab, Yellow, Checker, or Sun Cabs
* Uber: App for accessing local licensed drivers using Smart Phone. <https://www.uber.com/>
* ZipCar: Loyola has two ZipCars parked on its campus in the York Road lot. Students can sign up to use the ZipCar’s by creating an account with the company. [zipcar.com/loyolamd](file:///C%3A/Users/jparcover/AppData/Local/Microsoft/Windows/Temporary%20Internet%20Files/Content.Outlook/9KBMYZ3P/zipcar.com/loyolamd)

If you do not have a car, it is a good idea to take a taxi/Uber to your first session or two until you learn less expensive means of transportation. If you are completely unfamiliar with an area, it is often helpful to use Google maps to orient yourself to the area of the city where a provider is located. Street level views can be helpful to recognize the location when you arrive and identify helpful landmarks to orient yourself in the future. If transportation remains a barrier, telemental health services may be an appropriate option to consider when seeking off-campus treatment.

**Remember:**
The Counseling Center is committed to providing comprehensive referral services. To ensure that you have established a successful connection with an off-campus provider, it is highly encouraged that you attend a follow-up appointment with your counselor. If this is not possible, please consider contacting them by phone to inform them of your progress connecting with an off-campus provider. **If you find your needs are not being met by your off-campus provider, please contact the Counseling Center at 410-617-2273. In addition, if you experience a psychological emergency, please contact the Counseling Center (M-F 8:30-5:00pm) at 410-617-2273 or our After-Hours Crisis Line (after 5:00pm and weekends) at 410-617-5530.**