

Tips for Choosing and Getting Care from Mental Health Providers **

How do I find a mental health provider covered by my insurance?

- **Online:** Your behavioral health insurance company's website should have a link to find a doctor or therapist. Once you enter the website, you can search for mental health providers by location and specialty. We recommend identifying at least five individuals to call for appointments.
- **By phone:** Call the phone number on your health insurance card for "behavioral" or "mental" health services. The telephone representative will explain how to find a list of providers.

Questions to ask:

- What kind of providers and treatments does my insurance plan cover?
- How many treatment sessions with that provider will my insurance cover?
- How much is my co pay? A co pay is the amount you must pay for each visit.
- Do I have a deductible? A deductible is an amount you must pay in full before your insurance will cover a portion of subsequent charges.
- What is covered if I choose a provider "out of network," not contracted with my insurance?

Making your first appointment and what to expect: The provider or provider's staff confirms your insurance and arranges a brief intake interview by phone. During this interview, a staff member the circumstances of your family member who is seeking therapy. A face to face appointment may be scheduled. During the first few appointments, the provider focuses on learning about the person seeking therapy and then planning treatment.

What if I have trouble finding a provider through my insurance? First, contact your behavioral health insurance company again and relay your concerns (be persistent!); they should be able to help you. If this is unsuccessful, please contact your primary care provider.

MediCal mental health contacts by County: Alameda (800-491-0900); Contra Costa (888-678-7277); San Mateo (800-686-0101); Santa Clara (800-704-0900); Santa Cruz (831-454-4022)

What if I do not have mental / behavioral health insurance? Many clinics and individual mental health providers charge reduced fees based on income. You may purchase mental health insurance from private health insurance companies by looking up their plans on the internet or through an independent insurance broker. Finally, you may call your county Medi-Cal office to see if you qualify (see telephone numbers above).

How do mental health providers differ by training and scope of practice?

Which providers will see adults, teens, and/or children depends on their training and interest.

Licensed Clinical Social Workers (LCSW) are master's or doctoral-trained specialists who can diagnose and treat mental and behavioral health problems through counseling.

Marriage and Family Therapists (MFT) are master's or doctoral-trained specialists who treat various mental health concerns through counseling, focusing on the family unit.

Master's-level psychologists (MA or MS) can give psychological tests. In California, they are licensed to work independently and counsel individuals and couples.

Clinical psychologists (PsyD or PhD) have doctorate degrees in psychology. They can perform diagnostic psychological, cognitive, and educational tests. They treat a wide variety of mental health concerns. They are not licensed to prescribe medications.

Psychiatrists (MD) are medical doctors. They can diagnose and treat a wide range of emotional and behavioral problems and psychiatric disorders. All are trained in diagnostic evaluation, use of medications, and psychotherapy.

** In case of emergency, please call 911 or go to your nearest emergency room.