

## Insurance

### For Private Insurance through an employer or a plan that has been purchased independently:

- Step 1: For some plans you can find a provider in the area and not worry if they are in network or if they are not.
  - Either way, the insurance company will provide you information about local therapists/counselors that are in the area who take your insurance.
  - Look on the back of your insurance card and find the customer service number. Call customer service and ask for a list of local mental health counselors.
  - You can research the providers that are available and pick a few to call.
  
- Step 2: Call to make an appointment. You may need to leave a message and wait for a call back. If you don't get a call back try again. If you continue to struggle to get in contact with that provider then it may be a sign that they are not good at getting back to their clients. Pick someone else from your list. Call your insurance provider if you get stuck and no one is calling you back. There are times when a counselor does not have after-school appointments. You can continue to search for a provider that has time before or after school. Some counselors have appointments on the weekends. Regardless, consider making your mental health a priority if you are in crisis or feeling unstable. Sometimes missing school for an appointment is okay!
  
- Step 3: Go to your first appointment- During your first appointment you can expect:
  - They will ask you to fill out paperwork
  - If you are over the age of 13 you will be signing everything
  - It is helpful to have a caregiver there but it is not mandatory
  - They will meet with you for about an hour and ask you questions about how things are.
  - They will explain your rights to you.
  - They will determine if you have a mental health diagnosis.
  - They will make a recommendation for what they think may help you.
  - If they think therapy/counseling will help you they will help you schedule your next appointment.
  - If they are not the right fit for you- say something. Advocate for what you need/want.