Guide for Off-Campus Psychological Services

You have been provided with referral options to private care off-campus. This document will provide you with information to help you get connected to the mental health services you need. The Westmont College Counseling Center (WCCC) offers short-term, in-house psychological services. When students require ongoing, long-term or specialized treatment, they are referred to an off-campus provider. Ongoing, long-term mental health care is generally considered a private health care responsibility – not a routine service provided by the College. In many situations, your private insurance is intended to help you cover the cost of such care.

***Options for Payment***

Consider how you would like to pay for off-campus counseling. One option is to use your insurance, particularly now that most major insurance companies cover some or all of the costs of individual therapy. You may be required to make a copayment ($10-$30), which will vary according to your insurance plan. Another option is to “pay out of pocket.” In this case, you will pay for each session. Many providers offer “sliding scales,” meaning that they charge less for individuals facing financial hardship. Depending on your therapist and whether he/she uses a sliding scale, per session cost can vary ($15-$250).

***Know Your Insurance***

If you are considering using insurance, it will be important to know your insurance coverage. To do this, you must determine your policy’s requirements by contacting your insurer directly. If you are on your parent’s plan, you may have to speak with your parents to gain access to your insurance. When using private insurance, you may want to ask your insurance company the following questions:

* Do I have mental health benefits?
* What is the yearly deductible?
* What do the benefits cover?
* How many sessions of therapy are included?
* How can I find an in-network provider?
* Do I have an out-of-network benefit? What is it?

***Making the First Contact***

Typically, you will get an answering machine when you first call an outside provider. Leave a message identifying yourself, saying who referred you and when and how you can be reached. The provider will call you back usually within a day or so unless you indicate that you need an urgent contact. When you make contact, in addition to setting up a time to meet, you may ask additional questions. Depending on your needs and situation, you may ask a potential provider any of the following:

1. “My concerns have to do with anxiety/depression/eating issues/alcohol issues/relationship problems, and I am looking for a therapist/psychiatrist. Do you have experience working with this?”
2. “What is your approach to working with these issues?”
3. “Where exactly is your office located?”
4. “I have XX insurance. Are you a provider in my network or will you be an out-of-network provider? What are your fees and payment policies?”
5. “Do you offer any discounts or other fee arrangements such as sliding scale?”

***Frequently Asked Questions***

**Why can’t I see a counselor on campus?**

WCCC provides short-term care to students in part due to the volume of students served. For ongoing or specialized care or access to services not available at WCCC, we refer our students into the community. Ongoing, longer-term mental health care is generally considered a private health care responsibility, and your health insurance is intended to help you cover your costs. Even though some students feel that ongoing counseling on campus would be more convenient, your mental health support may need to be more specialized, extensive, or frequently available than the services that can be provided on campus and therefore better served by off-campus providers who are set up for those services.

**Are the off-campus appointments part of the free sessions offered on campus?**

No. As indicated in the above question, off campus appointments are considered the responsibility of private health care. Referrals from the WCCC operate similar to referrals from the Health Center.

**Why do some students prefer off-campus care?**

Students may prefer to go off campus rather than see a counselor at WCCC for numerous reasons. For some, it can feel more private to have your own therapist off campus. For others, the possibility of a wider choice among off campus providers is appealing. Sometimes, students get referrals to community providers from their therapists and psychiatrists at home. Some students prefer the ready availability of private practitioners compared with the relatively limited schedules of counselors at WCCC. Finally, some services simply are not available at WCCC, such as neurological services, intensive individual psychotherapy, drug detoxification/treatment, etc.

**What are copayments and deductibles?**

A *copay* is a charge that your insurance company requires you to pay out of pocket for a specific service. For instance, you may have a $20 copay for each office visit.

A *deductible* is the amount that you must pay out-of-pocket before your health insurance makes any payments. Depending on your deductible, for instance, you may have to pay $500 or even $5,000 out-of-pocket before your insurance company will begin making payments on claims.

**What if I don’t like the person you refer me to?**

The right match between therapist/psychiatrist and students can also be very important in contributing to effectiveness of treatment and care. We cannot guarantee the match and quality of care students receive from private providers, and it is important for you to make a choice that works for you. Sometimes the first provider you meet is the right one for you, but at other times this is not the case. You may consider waiting 2-3 sessions if you are unsure about your current therapist. If you feel you have not found a good match, look into other providers on the referral list. Do not hesitate to contact the WCCC if you need assistance, and we will help you with your next steps.

**I do not have a car. How do I make it to the appointments?**

There are several options for off campus therapy. Please see the Off-Campus Transportation document in the packet you were given, or contact the WCCC if you have any questions on securing transportation.