Off-Campus Referrals for Students with Private Insurance (not SHIP)

(May be Aetna, HealthNet, United Healthcare, etc.
Please note this does NOT apply to Kaiser or Medi-Cal.
See the separate tip sheet for those insurances)

CONTACT YOUR INSURANCE COMPANY:

1. Locate your health insurance card.
   On the front or back, there should be a phone number for “Member Services” or perhaps even “Mental Health Services” or "Behavioral Health Services."

2. Call this number and ask the following questions – have a pen and paper ready to record their answers:
   a. Do I need a referral to see a therapist through my insurance or can I schedule with the therapist directly?
   b. Does my insurance cover telehealth services for behavioral health?
   c. What is my copay?
   d. Do I have a deductible that needs to be met before insurance covers services?
   e. Can you send me a list of providers in my current area? (they should be able to filter the list by your preferences such as gender or specialty)

3. When you call, take down the date and time of the call for your records.
   Write down the name of who you spoke to and reference number for the call.

4. Typically, your insurance will email you a list of local providers.
   The list may be long, and some numbers may be out of date. You can use Google and Psychologytoday.com to search for the providers and read more about them.

CONTACT THERAPISTS:
Be prepared to make calls and leave voicemail messages for several providers.
The following is a phone script you can use as a guide when you contact a therapist:

Hi, my name is _______.
I would like to start therapy with you to work on _______.
I am a university student and have ________ insurance.
I am available _______. (Days/Times of day)
My phone number is _______ [repeat your phone number twice] and I will be awaiting your call back.
When the therapists call you back, you want to verify:

a. They currently accept your insurance IN-NETWORK (if they speak of a ‘superbill’ or being ‘out-of-network’ this will cost a lot more money).
b. If they are providing teletherapy and/or in person services
c. Their specialties and if it’s a match with your needs
d. Their schedule and availability

You can schedule directly with the therapist or let them know you’ll call them back if you’re unsure.

We suggest you give providers 2-3 business days to call you back.

If you do not hear back:

a. Try calling a second time
b. Try emailing them (please note sending emails are less secure as far as confidentiality is concerned)
c. Move on to other providers.

At Your First Appointment:

Expect there to be some intake paperwork (please note that the therapist may send this to you ahead of time).

THINGS TO REMEMBER:

1. Email communication is not confidential. Making a phone call is a better way to protect your confidentiality.

2. If you have further questions about the referral process, you are encouraged to contact the Counseling Center main line (949-824-6457) and request a Referral and Resource Support Appointment with one of the Clinical Social Workers.

3. For urgent matters please call the Counseling Center at (949) 824-6457, and if it’s after hours or on weekends, press option 2 to reach the after-hours crisis line. For emergencies, call 911 or the UCI Campus Police at (949) 824-5223.