

Before the Referral



Explore Your Options!

- Do I have a provider preference for gender and cultural background (e.g., ethnicity, sexual orientation, etc.)?
- Do I want therapy, medication, or both therapy and medication? (psychologists, social workers, and therapists provide counseling services and psychiatrists and nurse practitioners prescribe medication. Some psychiatrists and nurse practitioners provide both counseling and medication).
- Do I want to see a practitioner with certain expertise or one who can provide a particular type of counseling approach?
- How will I pay for treatment and how much can I afford?

Obtain Insurance Information

- Obtaining and interpreting health insurance policies can be daunting at times. We are always here to help you.
- Students who do not have the Aetna Student Health Insurance can call their insurance carrier and ask the following questions for both their in-network and out-of-network mental health coverage:
 - How many counseling sessions are allotted per year?
 - How much will I have to pay per session? (This is referred to as a “co-payment.”)
 - Do I have to pay a certain amount before any of my benefits kick in? (This is referred to as a “deductible.”)
 - Do I have to get permission from the insurance company to see a particular provider, and if so, when should I call for the “pre-certification?”
 - Do I have to get a referral from my primary care physician to receive counseling?

*A provider may include a therapist/counselor, psychiatrist, nurse practitioner, or any other treatment professional