



Office of Student Development CARE Team

GUIDE TO OFF-CAMPUS REFERRALS



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Office of Student Development CARE Team

Guide to Understanding Community Referrals

Many students need or want ongoing mental health support that may be more specialized, personalized or for longer duration than is available at the Marquette University Counseling Center (MUCC). The CARE Team Case Manager (CTCM) in the Office of Student Development (OSD) is available to help you connect with a mental health provider off campus and to provide support through this process.

These helpful tips and questions may assist you in finding the right provider for your needs.

STEP 1: Understand Your Insurance Coverage

It is helpful to determine your insurance benefits before scheduling your first appointment. To do so:

Call the customer service number on your insurance card and ask to speak with a representative. Be prepared to provide your name, insurance ID number, date of birth and home address. If you are covered by someone else's insurance plan (i.e., your parents), you may need their information. You may also use your insurance company's website to learn more about your benefits.

Tell the representative that you are interested in understanding your mental health or behavioral health benefits. Please review the coverage level for behavioral health that your health insurance provides.

Consider asking the following questions:

- Does my plan cover mental health outpatient visits?
- Do I have a deductible*? If yes, how much is it? How much has been paid to date and how much do I have left to pay?
- What is my **copayment** (copay)* per visit?
- What is my **coinsurance***?
- Must I see someone in-network, and how can I find an in-network provider?
- How do my benefits differ if I see a provider who is "out-of-network"?
- For how many sessions can I be seen?
- Do I need pre-authorization or a referral before meeting with a provider?

***Copayment** (copay) = A fixed amount you may be responsible to pay at the time of your appointment.

***Coinsurance** = The percentage your insurance pays (after any noted deductible). You are responsible for the remaining portion. For example, if coinsurance is 80%, after your deductible is met, your plan will pay 80% of billed charges and you will pay the remaining 20%.





STEP 2: Contact Potential Agencies or Providers

You can search for providers using your insurer's online provider database or an online platform such as Psychology Today (<https://www.psychologytoday.com/us/therapists>). The CTCM also may assist in locating a list of providers who are in your insurer's network.

In many cases, you will not reach a provider directly on the first call.

- Speaking slowly and clearly, leave a voicemail stating your **name, phone number, a brief description of the reason for your call** (your interest in asking some questions and scheduling an appointment) and the **best times to reach you**. You can expect to receive a call back within the next few days.
- You may wish to call two to three providers on the list to find the best fit.

When you speak with a provider, identify yourself as a Marquette student and be prepared to briefly discuss your concerns and goals for therapy. Consider asking some questions to get a sense of whether this provider might be a good fit.

Questions to ask a potential provider

- Do you have openings for new clients? What is your availability (e.g., days/times)?
- My concerns are _____ and I am looking for a therapist/psychiatrist.
- What is your experience with my concerns/reasons for seeking therapy? How many clients have you seen with similar concerns to my own?
- What is your counseling style? How do you typically run a session?
- Do you have a professional license? If yes, what type? If no, are you being supervised by someone with a professional license?
- What is the cost per session? What are your payment policies (e.g., forms of payment accepted, when is payment due, do you offer payment plans)? *(The CTCM can help you understand any costs involved, but it's good to double-check.)*
- I have ____ insurance. Are you an in-network or out-of-network provider? *(The CTCM will refer you to clinicians listed as taking your insurance, but it's good to double-check.)*
- I do not have insurance. Do you offer any discounts or other arrangements such as a sliding scale or payment plans for students?

STEP 3: Meet Your Provider and Ensure the Right Fit

You will likely be asked to complete and sign forms, either ahead of your scheduled appointment or when you arrive. These may cover services, payment, confidentiality and questions about your history.

The first meeting with any new health care provider is often used to figure out why you are seeking help, the nature of your concerns, family and social history, and questions for you and the provider to get to know each other and to establish a foundation for your work together.

This is an important time for you to ask questions of the provider to ensure a good fit. In addition to the questions above, you may also consider asking some additional questions during your first appointment.

Questions to ask at your first appointment

- What can I expect during a session?
- Do you assign homework or other assignments?
- How long will treatment last? Is it ongoing or time-limited?
- What are your strengths and limitations as a counselor?
- What is your approach to working with my concerns?
- Share with the provider what you believe would be most helpful and any past experiences, positive or negative, you may have had with treatment.

Because providers and clients work together, it is important to find a good match. This can take time! You may feel comfortable right away or it may take a couple of sessions. It is important to recognize that when you are working on concerns that are difficult to share, it is not uncommon to feel somewhat uncomfortable with any provider. If you have concerns about working with a provider, it may be helpful to discuss these. And if you decide that your provider is not a good match, it is OK to acknowledge this and try someone else. The CARE Team Case Manager can assist with finding a new provider.

Office of Student Development CARE Team

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<https://www.marquette.edu/student-affairs/care-team.php>



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