



WAKE FOREST UNIVERSITY
COUNSELING CENTER

Your Guide for Navigating Off- Campus Referrals

When a student or UCC clinician determines that the student's clinical needs would be best served by an off-campus medical and/or mental health provider, a student will be referred to case management for additional support. You have been provided with referral options for off-campus care. This document will provide you with helpful information to help you get connected to the services you need.

Options for Payment

It is important to consider how you would like to pay for off-campus counseling. Below are two of the most common options for payment:

- **Using Your Insurance.** Most major insurances cover some (or all) of the costs for individual therapy. You may also have a required copayment for services that can range between \$10 and \$50.
- **Paying Out of Pocket.** In this case, you are paying for your session in full. Most providers start their out-of-pocket fees around \$100 per session depending on the length of the session and their expertise. Many providers offer a limited number of sliding scale spots to accommodate folks who experience financial limitations and are unable to pay their full out of pocket price.

Insurance Terms to Know

Benefits – Medical expenses that your health insurance policy covers

Copay – The set fee for appointments, usually much lower than the full cost of treatment. This is sometimes different than the fee you may pay to see your primary care physician

Deductible – The dollar amount of eligible expenses you must pay during each policy year before benefits are payable by the insurance company.

Coinsurance -The amount you are obliged to pay for services after you've satisfied any copay or deductible required by your plan.

In-network provider – A provider or health care facility that is part of a health insurance plan's network. You typically pay less to see providers in network with your insurance.

Out-of-network provider – A provider or health care facility that is not part of a health plan's network.

Insurance

Student Health Plan Student Blue with BCBS of NC (Blue Options)

****All dollar amounts and percentages are what you, as a plan member, would pay. You can find a complete brochure detailing the [plan benefits here](#). Below is a snapshot of benefits specific to mental health care.****

	In-Network	Out-of-Network
Behavioral Health and Substance Abuse Services *Inpatient/Outpatient Behavioral Certification is required.		
Office Visit**	\$10 office visit copay	30% after deductible*
Inpatient/ Outpatient Services (\$250 per Inpatient Admission)	20% after deductible	30% after deductible
Specialist Visit ** A visit with a Psychiatrist for medications is considered a "specialist visit."	\$45 office visit copay, 20% coinsurance for all other services	30% after deductible
Prescription Drugs Up to 30-day supply. A 31 to 60-day supply is two copayments, and 61 to 90-day supply is three copayments. Your prescription may be available in the Deacon Health office. Contact Deacon Health at 336.758.5218 or visit their website .	Tier 1: \$4 copayment Tier 2: \$25 copayment Tier 3: \$35 copayment Tier 4: \$75 copayment Tier 5: 25% copayment	Copayment + charge over in-network allowed amount

There is a \$100 per drug minimum for each 30-day supply of Tier 5 drugs. There is a \$200 per drug maximum for each 30-day supply of Tier 5 drugs.

** The deductible maximum for in-network is \$200 and the deductible maximum for out-of-network is \$400.*

Other (Private) Insurance

It is imperative that you contact your insurance company directly to inquire about coverage for services with the provider you choose. This will help avoid any unexpected costs. This step may require you to speak with your parents about gaining access to your insurance information. Good ways to find out about your insurance policy include calling your insurance company on the phone, looking them up on the web, or reviewing your policy brochure.

Questions to ask when you call your insurance provider:

- Does my plan cover mental health outpatient visits?
- Where can I find a list for in-network providers?
- Do I have to fill out any paperwork or be pre-certified prior to seeing a provider?
- Is there anything I need to do to have my services covered by insurance?
- Is there a limit on how many times I can be seen? Is there an annual or total lifetime limit?
- What is the percentage and/or copay for sessions?
- Do I have a deductible that I must satisfy before receiving benefits? If yes, how much?

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Making the First Contact

When you call an off-campus provider, it is likely that you will get a voicemail system or an answering machine; therefore, it is best to leave a brief message, including your name, number, information about who referred you, the purpose of your call, and the best times to return your call. If you feel comfortable, you can also share a little information about the concerns you would like to address. Providers may also list an email in their contact information. While this may be a convenient option for most, remember that email communication is not confidential. Calling is always the best option.

Below is an example script of a voicemail message:

“Hi, my name is _____. I am looking to get connected to a provider for counseling. I received your information from the Wake Forest University Counseling Center. I am interested in establishing care with a provider for _____ and would like to set up a brief consultation appointment with you to see if we are a good fit. My number is _____. I can be reached anytime between _____. I look forward to hearing from you!”

Keep in mind that providers may take a few days to return your call. During this time be sure to answer phone calls from unknown numbers. If you don't hear back from the provider within a few days, call again or reach out to a different provider on your list.

Once you can speak with a provider, be sure to ask questions that will help you determine if they are a good match and can meet your needs. Below are some examples of things to ask a provider during your first contact:

- What is your experience with concerns like mine (e.g. depression, anxiety, family issues, relationship conflicts)?
- How long are typical appointments?
- What is your counseling style?
- What are your fees and payment policies?
- Where is your office located and what are your office hours?

Selecting the Right Provider for You

You might feel comfortable with your new clinician right away or it could take a few meetings before you can determine if they are the right fit for you. Many providers now ask new clients to complete electronic forms to have a better understanding of how to help. Expect for your first session or two to feel different and give yourself time to attempt to establish rapport with the provider.

You may have to meet with a few therapists before you find the person who is the best match for you. That is perfectly fine! Look around until you find someone who feels comfortable to you. Be honest with yourself and trust your judgment. Taking the time to find the right provider is worth the effort because the treatment will be more effective.

Things to Remember:

1. For questions about off-campus provider referrals, please call the University Counseling Center at 336-758-5273, Monday to Friday between 8:30 AM and 5:00 PM.
2. If you have any questions, concerns or need additional assistance with this process, please call the UCC and schedule a meeting with the Clinical Case Manager.
3. If you find yourself in a personal crisis, the UCC is available to you. We offer same-day rapid access appointments. To hear about our availability for the day, you can call our office at (336) 758-5273 between 8:30 am and 5:00 pm and speak with our front desk staff.
 - a. The UCC also offers an after-hours counselor-on-call after 5:00 pm on weekdays and 24 hours a day on weekends. The counselor-on-call can be reached by calling our office at (336) 758-5273.