



## **Referral Guide for Off-Campus Psychological Services**

### **Your Referral to Private Care**

You have been provided with a referral to private care off-campus. This document will provide you with information to help you get connected to the mental health services you need. Counseling and Psychological Services (CPS) offers short-term, in-house psychological and psychiatric 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 University. Your student insurance or private insurance is intended to help you cover the cost of such care.

### **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 (if you are on the Student Health Plan, see below). 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?”

## **Insurance**

### ***Student Health Plan***

If you have the Princeton University Student Health Plan (SHP), it is recommended that you receive an initial referral for off-campus counseling *if you are not already established with an off-campus mental health provider*. If you receive an initial referral or if you have already received a referral in a prior year, you will not have to obtain an additional mental health referral while you are an SHP enrollee. You are not required to use your student insurance to pay for private care, but many students do. Remember that you are responsible for paying any fees you incur that are not paid by your insurance.

Whether you choose to use your insurance plan or not, you should be aware that most Princeton-area providers require upfront payment upon receipt of services. Some may be willing to wait until you are reimbursed by your insurance company. Just ask, if this is a concern.

If you have the Student Health Plan and have any questions about the insurance, please call Aetna Student Health directly at 1-877-437-6511 or visit their website at <https://www.aetnastudenthealth.com/>. You may also want to view the Student Health Plan Document which is located at <http://uhs.princeton.edu/student-health-plan/>.

When using the SHP, you are covered by the plan which is administered by Aetna Student Health. Please keep the following in mind when you are using the SHP:

- No annual deductible if you see an in-network provider for outpatient services.
- Visits to in-network mental health providers are covered at 100% after \$10 copay.
- The SHP pays 80% of charges for inpatient psychiatric hospitalizations, with no limit on number of days hospitalized; or, 100% of charges when the annual \$5,000 out-of-pocket expense provision has been satisfied.
- There is an annual \$200 deductible (cumulative, includes both medical and mental health); i.e. you are responsible for paying this amount each year before the insurance starts paying.

- SHP covers 80% of reasonable and customary charges for out-of-network mental health providers, or 100% when the \$5,000 annual out-of-pocket expense provision is reached. There is no limit on the number of visits available for coverage.
- With out-of-network providers, the student must submit claims directly to Aetna Student Health, and there is a 20% coinsurance fee (plus any portion of the fee above reasonable and customary charges). Aetna Student Health Claim forms are available online at <http://uhs.princeton.edu/student-health-plan/> under “**Forms**” section. To expedite the processing of your claim(s) you can fax your completed claim form with the supporting documentation to Aetna Student Health at: 1-859-455-8650.
- If you are prescribed a medication, you will access your prescription benefits through Catamaran/OptumRx. For information about your prescription benefits on the Student Health Plan (SHP), see <http://uhs.princeton.edu/student-insurance/student-health-plan/prescription-program>

### ***Other (Private) Insurance***

If you have some other insurance coverage, 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 other (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 can I find an in-network provider?
- Do I have an out-of-network benefit? What is it?

### **Financial Assistance**

If you need financial assistance to help pay for your initial deductible or for ongoing services, you may be eligible for a mental health loan through the student loan office, administered by UHS. The program is administered by Diane Cook -609-258-4842. Please contact Ms. Cook for further information.

## **FAQs – Frequently Asked Questions**

### ***Will my health insurance pay for off-campus care?***

Health insurance, whether through the SHP or some other plan, can often help with the cost of off-campus psychological services. The best source for information about your coverage and benefits is your particular insurer. If you have the Student Health Plan, please call Aetna Student Health directly at: 1-877-437-6511 or visit their website at <https://www.aetnastudenthealth.com/>. You may also contact the Student Health Plan office at 1-609-258-3138 or visit their website at <http://uhs.princeton.edu/student-health-plan/>. If you have a different health plan, you can often find the number for customer service on your insurance card.

### ***Why can't I see a clinician/psychiatrist on campus?***

CPS 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 CPS 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.

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

Students may prefer to go off campus rather than see a counselor at CPS 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 CPS. Finally, some services simply are not available at CPS, such as neurological services, intensive individual psychotherapy, drug detoxification/treatment, etc.

### ***How does CPS obtain the names of off-campus resources, and what do you know about them?***

CPS maintains a database of mental health clinicians and mental health facilities in the surrounding Princeton area, as well as those located nationally and internationally. These providers have identified themselves as individuals and facilities providing mental health services, including specialized care and treatment for a variety of disorders and special

populations. Many of the providers have worked with Princeton University students and/or their dependents over the years. CPS will provide you with at least a couple of resource options so that you may determine which particular provider is appropriate for you and your mental health needs. Further verification of your provider's credentials can be obtained from credentialing and licensing boards of a specific profession or institution, and state licensing boards. CPS does not verify the license or qualifications of providers on their referral list. If you have any questions or concerns, please contact your CPS referring clinician, or the Director of CPS at 609-258-3141.

***How do I obtain information about the person you have referred me to?***

You can obtain further information about a provider by asking the specific provider information about his or her credentials. You can also contact the state licensing board of a specific profession to obtain verification of that person's license and credentials from a third party. For example, if you are attempting to verify licensure information about a New Jersey licensed psychologist, you may contact the NJ Board of Psychological Examiners at 973-504-6470 or go to the website at: <https://newjersey.mylicense.com/verification/>. Other mental health care providers you may want information about may be licensed clinical social workers, licensed professional counselors, or mental health facilities. You can access most information about these individuals and institutions by using a search engine (i.e., Google, Yahoo, etc.) and searching for the specific profession and "board licensing verification" or "credentialing" or by going to <http://www.njconsumeraffairs.gov/> if the provider is in the state of New Jersey.

***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. If you feel you have not found a good match, do not hesitate to contact your referring CPS clinician immediately, and he/she will help you with your next steps including providing other referrals.

***All I need is a prescription refill – why can't I get that at University Health Services?***

If you are on medication for a psychological or psychiatric condition, we believe that it is important that your medications be well-supervised, even if your condition has been stable for a long time. Psychiatrists at CPS are not full-time and mainly see students for a limited period of time with the goal of getting students started and adjusted to their medications. Following this, it is recommended that students pursue ongoing long-term treatment with an off-campus psychiatrist who can provide them with more accessible and tailored care. Excellent psychiatric

services are available to students in the Princeton area, and again, insurance can help with the cost as discussed above.

***I'm having difficulty contacting an off-campus provider. Can someone help me?***

If you have any questions, concerns, or need help in any way, please contact the CPS clinician who referred you, and they will be happy to help.

*For questions about off-campus psychological care, please call Counseling and Psychological Services at 609-258-3141.*