## OPTIONS FOR LOCATING AN AFFORDABLE THERAPIST IN THE AREA

Graduate school can be a challenging time personally and financially. If a graduate student is interested in psychotherapy, finding a therapist who is in-network with your insurance company usually results in the most affordable rate. Below is information on in-network costs and two approaches for locating affordable mental health care in the Chapel Hill area:

**Cost of In-Network Psychologist:**

With the **2017/2018 Blue Cross RA/TA** plan, there is a **$200 annual deductible for medical care. Mental health costs are included in this deductible**. This means that you need to spend

$200 out of pocket (for medical and/or mental health care each year) before benefits will kick in. After that initial $200 is spent, **mental health care is covered at 80% of the cost of an “allowed amount” per session**, and you must cover the remaining 20%. Providers who are in- network with BC/BS have agreed to provide outpatient psychotherapy services to RA/TA subscribers **at the contracted rate of $88.11 per session**. This rate would hold even if that provider charges substantially more to clients who are not covered by the RA/TA BC/BS plan.

**Therefore, the 20% copay for visits to an in-network provider should be $17.62 per session once the annual deductible of $200 has been met**. In fact, in-network providers are explicitly NOT allowed to collect the difference between actual and contracted fees. In addition, the in-network psychologist will file insurance and be directly reimbursed for the covered amount; you are just responsible for the copayment (no insurance filing). The current contracted rate may even be slightly lower, but it is hard to obtain this information from BC/BS. Please be aware that rates may be updated August 1 of each year.

## Finding a psychologist using Counseling & Psychological Services (CAPS) resources*:*

We have a contact at CAPS, Amy Leach, who can help with a community referral. CAPS maintains a detailed and extensive referral database with information about specialties and insurance status of therapists in the community. You can either call the main phone line for CAPS (919-966-3658) and ask for referral coordinator Amy Leach, or you can e-mail her directly at aleach@email.unc.edu, and explain that you are a graduate student in clinical psychology looking for a community referral. You can also send an email to capsreferral@unc.edu. This will go to Amy Leach and to Elizabeth McIntyre, the other CAPS Referral Coordinator. Because their referral database has extensive information, you could send an e-mail requesting, for example: "female providers who are in-network for the student health insurance, who are on a bus line, and who specialize in anxiety and trauma treatment", and Amy would be able to send you a list of names and their contact information. Be sure to request an **“in-network psychologist”,** since this will be important in terms of cost to you (see previous section). This will generally be the easiest approach and you will gain the benefit of CAPS resources.

## Finding an in-network Blue Cross provider on your own*:*

**To find an in-network provider on your own**, start with this link (the exact pathway may change from time to time):

<http://www.bcbsnc.com/content/providersearch/index.htm>

You can either log in or

* On the “Find a Doctor”
* Select: “Individuals, Families & Groups“
* Select “Blue Options” from the drop down menu
* Select “Get Medical Care”
* Select “Mental and Behavioral Health”
* Select “Psychologists”
* You can then set several search parameters (distance and gender)

This will provide you with a list of psychologists in the area who are in-network. However, there won’t be much more information other than a name and phone number for each psychologist; the list does not provide information about specialties (e.g., anxiety disorders, couples therapy, etc.) or theoretical orientation. This Blue Cross doctor look-up page will give you a list of names of psychologists in the area, but you will have to make contact to get more detail on whether they would be a good match for you.

You can get more information from the **NCPA referral service** if you want to search there and then see if the psychologist is in network: <https://ncpsychology.org/>

 The Find a Psychologist search function is on the main page. Or you can find in-network psychologists and then check them out on the referral service site for more details.

**If you are seeing a therapist who is out-of-network**, you are responsible for paying the difference between what the therapist charges over the $88.11 allowed amount per session. So, if a therapist charges $100, and the allowed amount is $88.11 per session, you would pay: 40% of

$88.11, $35.24, PLUS the amount of the per-session fee that is above and beyond the allowed amount, in this case $11.89, for a total cost of $47.13 per session. Therefore, unless you find an out-of-network provider who is willing to offer you a reduced rate, they will likely be MUCH more expensive to see than an in-network provider.

**Here are a few informal in-network recommendations we have received:**

# Amy E Schmitz-Sciborski, PHD

Psychology

1201 Raleigh Rd Ste 202, Chapel Hill, NC 27517

# Mareah C Steketee, PHD

Psychology

H. R. C. Behavioral Health & Psychiatr

100 Europa Dr Ste 260, Chapel Hill, NC 27517

# Michael G Ryan, PHD

Psychology

1506 E Franklin St Ste 202, Chapel Hill, NC 27514 (919) 968-0574

# Denise E Saunders, PHD

Psychology

180 Providence Rd Ste 2, Chapel Hill, NC 27514

# Daniel J Darnell, PHD

Psychology

1506 E Franklin St Ste 202, Chapel Hill, NC 27514

# Glen A Martin, PHD

Psychology

1829 E Franklin St Ste 800F, Chapel Hill, NC 27514

# Tonya D Armstrong, PHD

Psychology

The Armstrong Center For Hope

5315 Highgate Dr Ste 102, Durham, NC 27713

# Elaine O Burgwyn-Bailes, PHD

Psychology

1502 W Nc Highway 54 Ste 603, Durham, NC 27707

# Perrianne Davis, PSYD

Psychology

6011 Fayetteville Rd Ste 204, Durham, NC 27713