Using Insurance for Counseling/Psychiatry

You can use your insurance for counseling and psychiatry in the Dunn and Eau Claire County areas while you are at school. Follow these guidelines to find a provider.

Customer Service

• Have your insurance card ready! On the back of your card, you will find an 800 number for customer service OR an 800 number for mental health/behavioral health services.
• You will be asked for your **Member ID and/or Group ID**. If you do not have your Member ID, just let them know. Most companies can look you up by your **name, date of birth, and/or social security number**.
• When you are asked what type of service you are looking for, tell the operator that you are looking for **Behavioral Health** or **Mental Health**. You may be given a different number to call. That’s okay! Call the number provided and ask for a Mental Health or Behavioral Health referral.
• If you are looking for **counseling**, say that you would like **outpatient services**. If you are looking for more intensive services like a hospitalization, say **inpatient**.
• Most insurance companies will email you a list of providers in your area. Otherwise, they might tell you different providers that you can go to.

Questions To Ask

• Are mental health services covered by my insurance?
• Is there a copay and what is it?
• Is there a deductible? Has the deductible been met?
• Who will receive the statement of benefits?
• Will the statement of benefits say that I am involved in mental health treatment?
• Can the statement be sent directly to me?

Online Tools

• Search your insurance company online.
• If applicable, click on **Members** or **Member Services**
• Click on **Find A Doctor** or **Find A Provider**. Please note that you may have to enter in either part or all of your **Member ID**.
• Fill in demographic information such as county (**Dunn/Eau Claire**), city (**Menomonie**), state (**Wisconsin**), zip code (**your Menomonie or Eau Claire zip**).
• Identify the type of provider that you would like to see. You would choose Behavioral Health, Mental Health, Counseling, or Psychology. If these are not options, please look under Specialty Providers
• Please note that the online resources are not as reliable as the customer service provider on the 800 number.
Helpful Tips

• If your insurance company tells you that you are not covered in Menomonie or Eau Claire (or Wisconsin), please be sure to tell them that you are a **full time college student at UW-Stout**. Most insurance companies will then offer you a local option.

• Let your insurance company know that you are looking for providers in a convenient location for you (near your home, near campus, on a bus line)

• If your insurance company tells you that you have to go to a particular clinic (for example, Group Health might say that you would need to be seen at a Group Health Clinic) and the wait is too long, let them know if your needs are more **urgent**. Most clinics will refer you out to a community provider to better meet your needs.

• A therapist, counselor, psychologist, psychiatrist, and social worker can all provide counseling services. A psychiatrist or psychiatric nurse practitioners are the only providers who can prescribe medications.

• Remember, you are the customer and you or your family is paying for this service. If your needs are not being met, please let them know.