



## JVC Domestic Volunteers Health Insurance

### Making use of Mental Health Services

Mental health parity laws have been instituted to assure that mental health services are covered on par with other medical services. Christian Brothers covers counselors and therapists that are both 1) in the PHCS medical network and 2) licensed in your state.

#### **To look for counselors that are in-network:**

- Go to [www.phcs.com](http://www.phcs.com)
- PHCS Network (PPO) is already selected, so hit SUBMIT
- Select Doctor or Other Health Care Professional – CONTINUE
- Select a geographic area (I recommend 5 miles from your zip – you can narrow if there are too many options)
- Select a specialty from the drop down box in Behavioral Health – if you do not have a particular specialty in mind, I suggest starting with Clinical Psychology or Clinical Social Work, as these are likely to be state-licensed counselors
- Click Continue to get to a listing.

#### **To confirm they are in-network, state-licensed, and taking new patients:**

- Call providers from the listing you got above.
- Ask if they are taking new patients.
- Tell them you found them on your PHCS/Multiplan network (do not mention Christian Brothers – they won't know it) and want to confirm that they are in-network with PHCS/Multiplan.
- Tell them your insurance requires that they be state-licensed for coverage and ask if they are licensed in your state.

#### **Considerations to take when choosing a counselor:**

- If you are struggling with a particular issue (e.g., substance abuse, sexual orientation, anxiety or eating disorder), you could look for a counselor with that expertise; the PHCS website might provide helpful information, or you can also ask the counselor about the areas of experience.
- You may know ahead that you prefer to work with someone male or female, a person of faith, an older or younger person –or some other characteristic. It is fine to make a selection based on that; you may at times be surprised that this is not as significant. Particularly if local selections are limited, it will help to be open and perhaps have an initial visit to find a good match.
- Research shows that one of the most critical elements for successful counseling is counselor/client rapport. Though you may not be able to judge this after one session, you may find yourself looking for a better fit with someone else after a number of sessions if you do not seem to have a positive connection.
- You may also want to make sure the counselor is going to complete the insurance claims paperwork and not expect you to do so on your own.
- If you learn that you might benefit from medication to help address a mental health concern, you'll likely need to see a primary physician or psychiatrist who may require periodic visits to help you maintain your prescription. If you are seeking an in-network psychiatrist, there is a psychiatry specialty in the Behavioral Health drop down menu described above. Remember that an in-network provider may refer you out of network; it is your responsibility to confirm that all the providers you see are in network if you will seek reimbursement from JVC.

***Emergencies:** If, at any point, you determine you or a community member need(s) more immediate mental health assistance, please call 911 or go to your nearest emergency room.*