

The Wellness Center's **Off-Campus Counseling & Therapy Guide**

Helpful Tips & FAQs for Seeking Off-Campus Resources

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Topics Include:

- [Health Insurance](#)
- [Searching for behavioral health services](#)
- [What to expect at your first visit](#)



Community College

DARE TO DO MORE

Health Insurance

Most of the time, the cost of mental/behavioral health services are covered by health insurance plans, whether fully or partially covered. If you have health insurance, find out whether behavioral health services are covered and what your copayment is (how much you will pay for services at each visit). To find out, contact the member services of your health insurance plan to speak with a representative. It is helpful to have your insurance card on hand.



FAQs

Health Insurance



What if I am under my parent's insurance? Will my parents know that I am using behavioral health services?

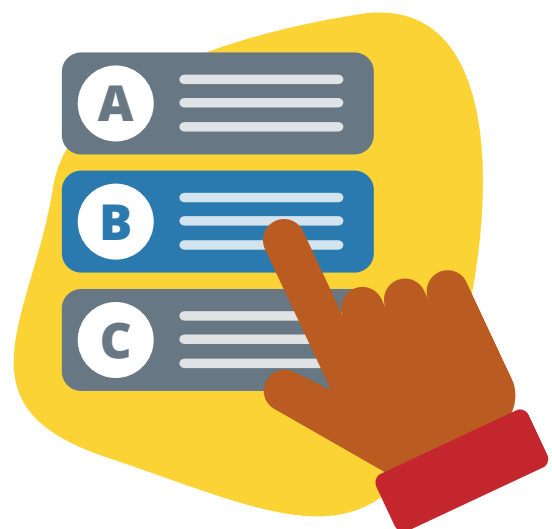
You will need to find out if behavioral health services are covered and how much the copayment is by contacting the insurance company. If you are a dependent, generally you can stay under your parent's insurance until the age of 26.

Under a family insurance plan, there is a chance your parents may receive a notice/statement regarding the services used under the plan. You may contact the health insurance company to request confidentiality in communication, although an insurance company is not required to comply with such requests. It is also important that you speak to your provider to ask how services are billed (do you pay in person, online, or via mail?) and how they communicate with you (will they send emails or letters to your home address?). Work with your provider to request confidentiality regarding these communications.

What if I am not insured?

If you are not insured, visit the [Health Services Center](#) in MB-40 or [LaGuardia CARES](#) in C107 to inquire about applying for health insurance. Health Services typically offers several insurance plan options and you may have the opportunity to speak with representatives to compare such plans.

If you are not insured and/or undocumented, NYC public hospitals will typically accept payment at a reduced cost or on a sliding scale (fees are adjusted based on your income).





Searching for behavioral health services

There are generally three types of options when looking for a counselor/therapist:

- 1 Public Hospital**
(eg. Elmhurst Hospital)
- 2 Generalized Treatment Facility**
(eg. Western Queens Consultation Center)
- 3 Private Practice**
(a mental health professional who is self-employed and will typically have higher costs)



FAQs

Searching for behavioral health services

How do I look for providers online?

Visit the website of your health insurance plan and to find a provider, you will generally click on “Find a Doctor” and filter by your plan and type of doctor or type of service. You can indicate preferences based on location, language, or gender of the provider.

Because there are different types of behavioral health services, here are some key credentials that you may see:

Licensed Mental Health Counselor (LMHC)

A licensed mental health counselor addresses a wide range of concerns and develops treatment plans for their clients to develop coping mechanisms and skills to manage emotional, psychological and social challenges.

Licensed Social Worker (LMSW/LCSW)

A licensed Social Worker will provide therapy to individuals, families, couples, or groups. An LCSW may specialize in working with a particular segment of the population, such as children, adolescents, adults, or seniors or those identifying as BIPOC or LGBTQ. LCSWs work with a wide range of mental, emotional, and behavioral issues, from mood disorders to personality disorders to those who have experienced trauma. The primary function of clinical social workers is to provide mental health treatment, to include assessment, diagnosis, treatment, and prevention.

Licensed Marriage and Family Therapist (LMFT)

Marriage and family therapists help couples or family members overcome difficult situations, reconcile differences, and cope with mental or emotional issues. As a subset of psychotherapy, marriage and family therapy addresses the behaviors of all family members and how those behaviors affect individuals and relationships between individuals. However, while most of the treatment is focused on the marriage or family unit, individual counseling sessions are often beneficial to the overall outcome and will be recommended accordingly.

FAQs

Searching for behavioral health services

How do I look for providers online? (Cont.)

Licensed Psychologist (PsyD/PhD)

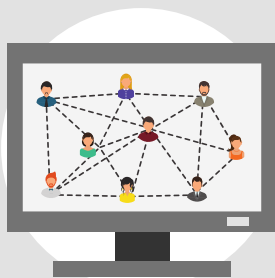
Psychologists who provide clinical or counseling services assess and treat mental, emotional and behavioral disorders. Their work may include administering and interpreting cognitive and personality tests, diagnosing mental illness, creating treatment plans, and conducting psychotherapy. They use the science of psychology to treat complex human problems and promote change. They also promote resilience and help people discover their strengths.

The fore mentioned are qualified to provide counseling/therapy services however cannot prescribe medication. Some may have specialties working with specific populations (eg. children, ADHD, substance use,...) and this is important to note depending on what you are looking for.

Medical doctor/Psychiatrist (MD)

Can prescribe medication but does not typically provide therapy. It can be typical for one to seek both a therapist and a psychiatrist although that is not always necessary. Some clinics require that clients must see a therapist in order to receive psychiatric treatment.

DID YOU KNOW?



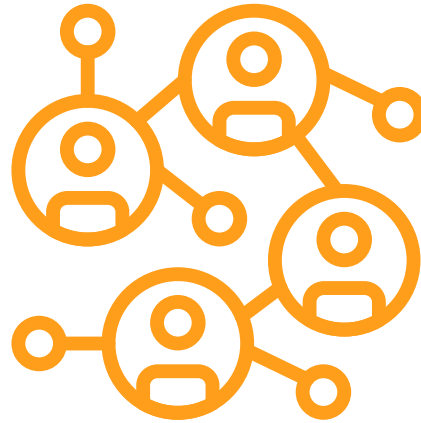
- It is helpful to pick out 3-5 therapists/agencies you can contact in case one does not work out.
- If searching online, sometimes websites may have outdated information. You may want to verify when calling whether your insurance is accepted, if they are accepting new clients, and if there is a waitlist.
- Depending on the season, some therapists/agencies may have long waitlists or not accepting new clients. This can be frustrating during your search. It will be helpful to call multiple agencies at the same time and keep a record of this so you do not get confused.

FAQs

Searching for behavioral health services

What is an in-network or out-of-network provider?

An “in-network” provider means that this provider/office/facility has a contract with your health insurance company to accept a negotiated/discounted rate; it will generally cost less to see an in-network provider. “Out-of-network” providers have not previously agreed on a rate with your insurance company and therefore you may be responsible for the full amount charged by such provider.



Can my primary/medical doctor help me with my search?

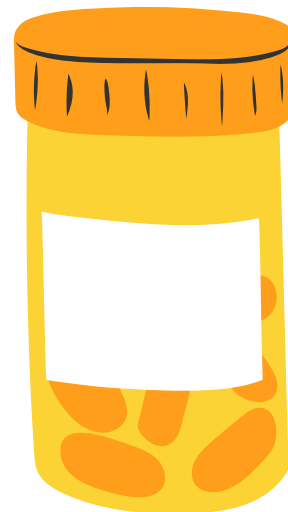
Yes! Your doctor will likely have a list of people/places they can suggest and can be a useful resource. This is particularly helpful if the clinic you visit also provides mental health services.

How do I know if I should try medication?

It is important to seek professional opinion regarding psychiatric medication. A psychiatrist will be able to make recommendations after you complete a psychiatric evaluation.

My primary/medical doctor is prescribing psychiatric medication - what does this mean?

There are psychotropic medications that a medical doctor can prescribe (eg. antidepressants); however, if it is available to you, it is recommended that you seek a mental health provider for a diagnosis. A medical doctor may not be able to provide a thorough assessment of psychiatric symptoms.



What to expect at your first visit



On your first visit, it is helpful to bring your insurance and identification. Your first or first few visits is considered the “intake.” Intake is when information about you is gathered, including your demographics and reasons for seeking therapy. The professional you see during intake may not be your assigned therapist.

Your initial visits will be a good opportunity for you to indicate any clinician preferences you may have (eg. someone who can speak your language, a female therapist, a therapist of color, etc).

Once you are assigned a therapist, work out how often you will be coming to sessions and what their protocol is regarding cancellations. It is also important to know the consequences of not showing up for appointments (eg. no-show fees, closing of your case).



FAQs

What to expect at your first visit

What if I don't like my therapist?

This can happen. It is possible that a therapist's experience, skillset, and clinical approach may not be suited to meet your needs. If you feel you cannot work out your concerns with your therapist, you are welcome to look for someone new. It could take a few tries to find an appropriate match.



What if therapy isn't right for me?

If you have concluded that therapy isn't right for you, there is less formal help in the community that you can pursue. Some options include **support groups** (eg. [The Door](#), [NAMI-NYC](#), [The Center](#)) and **hotlines** ([NYC Well](#), [Crisis Text Line](#), [The Lifeline](#)). Speak with a counselor at the Wellness Center if you are interested in learning more options for support beyond therapy.

FOR MORE INFORMATION:

Please email WellnessCenter@lagcc.cuny.edu or contact us at (718) 482-5471

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