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# Mental Health: Finding Help

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# 1 in 5

American adults live with a mental illness.

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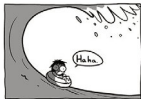
## 75%

of all chronic mental illnesses  
begin by the age of 24.

## 60%

do not receive treatment for  
mental illness.

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Mental health can change  
just like physical health.



# Insurance terminology

**Premium:** The cost of health plan coverage, not including any required deductibles or copayments.

**Deductible:** The amount of health care expenses you must pay before your individual health plan begins to pay for costs associated with a medical service.

**Co-Payment:** The amount you pay for each medical service, A copayment is usually a set amount you pay out of pocket.

**Primary Care Physician:** A doctor who is trained to give you basic care. Your primary care doctor is the doctor you see first for most health problems, and can refer you to specialists.

**Explanation of Benefits (EOB):** The statement you receive from the insurance company showing the services, amounts paid by the plan and total for which you are being billed.

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# Types of Providers

**Monitor Medications:** Professionals who can prescribe medication. Some can also diagnose, and provide therapy.

- Primary Care Physician
- Psychiatrist
- Mental Health Nurse Practitioner

**Therapy and Diagnosis:** Professionals who can provide guidance and assist in reaching recovery goals. These providers can also diagnose mental illnesses.

- Clinical Psychologists

**Counseling:** Professionals who can work with clients to build coping skills and self-development.

- Licensed Mental Health Counselors
  - Peer Specialists
  - Social Workers
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# Process Overview

General process for finding a provider.

- Get to know your insurance coverage
  - Researching providers
  - What to expect in counseling
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## Contacting your insurance

- Call your insurance company's information number.
    - This should be on the back of your insurance card.
  - Ask for names/phone numbers of providers
    - Get at least 3 names/numbers to contact.
  - How does your plan cover visits to therapists?
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## Calling providers

- Try to get ahold of the provider directly (if possible)
  - Ask if they are accepting new clients.
  - What their approach to counseling is.
  - Accepts insurance?
  - Do they offer a consultation session?
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## What to expect

- Show up early for your first session
  - First 1-2 sessions cover background information
  - Evaluate if you want to work with this provider
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# Important tidbits

- You can always go to a different therapist.
- You don't have to schedule consistent appointments.
- Therapy isn't going to make the world hunky dory, but it can improve your coping skills.

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## Resources on Campus

### Counseling Center

[www.counseling.wwu.edu](http://www.counseling.wwu.edu) | 360.650.3164

### Student Health Center

[www.studenthealth.wwu.edu](http://www.studenthealth.wwu.edu) | 360.650.3400

### Disability Resources for Students

[www.wwu.edu/drs](http://www.wwu.edu/drs) | 360.650.3083

### NAMI on Campus WWU

[www.facebook.com/NAMIonCampusWWU](https://www.facebook.com/NAMIonCampusWWU) | [oncampuswwu@namiwhatcom.org](mailto:oncampuswwu@namiwhatcom.org)

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