

Tips for Finding an Off-Campus Mental Health Provider

How can I find an off-campus mental health provider?

You can start by [searching the ThrivingCampus directory](#) to find in-person and telehealth providers who accept your insurance, are accepting new clients, and meet your needs and preferences. Learn more about Cornell Health's partnership with ThrivingCampus, and how to get support from a CAPS Referral Manager if you need assistance, on the Cornell Health website ([Finding Off-Campus Mental Health Providers](#)).

There are other reputable platforms that can connect you with counselors across New York State who provide telehealth services, including [Headway](#) and [Rivia Mind Mental Healthcare](#). Both allow you to filter results, browse provider profiles, and book directly with a counselor online.

What is covered by my health insurance?

You will get the most cost-effective care when seeing a provider who is "in network" (or a "participating provider") with your insurance. Before your first appointment, you will want to verify if the provider is in-network with your insurance plan. You can ask the provider if they "accept" your insurance. However, the best source for information about your coverage and benefits is your insurance plan information / website, typically listed on the back of your insurance card, and on the plan's website.

If you are a member of the university's Student Health Plan (SHP), visit Cornell's [Student Health Benefits](#) website for information about the plan. Students with SHP have a \$10 copay for mental health visits with [participating providers](#). If you have questions about your plan coverage, you can call Aetna Student Health (which manages SHP) at 800-859-8475.

If you visit an out-of-network provider, you may be eligible for partial reimbursement from your insurance company at an out-of-network rate (check with your insurance plan for details). Typically, you will have to pay for the services in full at the time of care and then submit a claim to your insurance plan for possible reimbursement (sometimes a provider will submit it for you).

When looking into your insurance benefits, you may want to ask your insurance company the following questions:

- Do I have coverage for mental health visits?
- What will the copay be for each mental health appointment?
- What is my yearly deductible, and does it apply to mental health benefits? (this is the amount you pay out-of-pocket before your insurance kicks in)
- Is there a separate deductible for in-network vs out-of-network providers?
- What kinds of mental health services do my benefits cover/not cover?
- How can I find an in-network provider?
- Do I have out-of-network benefits? How much does my plan cover, and how much is my responsibility?

If finances are a concern, you can also ask mental health providers if they offer a "sliding scale" payment rate. Some are able to provide this for clients.

What should I look for when seeking the right therapist for me?

Licensed counselors and therapists can have various types of degrees and licenses (PhD, PsyD, LICSW, LCSW, LMSW, LMHC, LPC, LMFT, MHC-LP, MFT-LP). [Learn more about different types of mental health professionals.](#)

However, unless you have a specific idea of what you are looking for based on previous experiences (e.g., a clinical specialty or treatment approach), the connection with the therapist tends to be the most important factor, rather than the provider's degree.

If you are using a website like ThrivingCampus to search for a counselor, you can narrow results by location, in-person vs. telehealth availability, insurance, clinical approach, identity, languages spoken, and more, and can browse provider profiles to find someone you think meets your needs and preferences.

What do I say when I contact a therapist?

Many providers now allow you to email them, or send a message through their website. Others will ask you to call.

If you call a therapist, you may need to leave a voicemail. There are a few pieces of information you will want to provide when you contact them:

- Your name
- A little bit about yourself (e.g., that you are a student at Cornell)
- What services you are looking for (e.g., treatment for depression)
- Your health insurance provider
- How you got their information (e.g., psychologytoday.com, referred by a friend)
- Ask if they are accepting new clients
- Ask if they are offering therapy via telehealth and/or in-person
- Your contact information (repeat your phone number slowly and clearly)
- Good times to call/contact you back

Here is a sample message:

"Hi, my name is _____ and I am a student at Cornell University. I have been experiencing some symptoms of depression lately and I'm interested in beginning therapy so I can work on this. I have Aetna insurance. I got your name from Cornell's counseling center. Are you accepting new clients at this time? You can reach me at XXX- XXX-XXXX and it's fine to leave a voicemail, or email me at XXX@cornell.edu. Again, that's XXX- XXX-XXXX or XXX@cornell.edu. I'm looking forward to speaking with you soon."

Make sure your voicemail box is set up to accept messages so the provider can leave you a voicemail if needed. Be sure to answer calls from unknown or blocked numbers when you are waiting for a call back.

Off-campus providers may not always return your call or email, or they may call and say they are "full" and unable to take new clients at this time. It may also take therapists a couple of days to get back to

you, so don't worry if you don't hear back right away. We recommend reaching out to multiple providers (i.e. at least four) you are interested in on the same day, as opposed to calling one at a time and waiting to hear back before you call the next therapist. The more clinicians you contact, the better your chance of finding someone who is a good match.

When you connect with a counselor, you can (if you wish) ask them a little bit about themselves and how they work. If you know what you're looking for (e.g., type of therapy, personality style), you can share that with them too. This is definitely not necessary, but if you know your preferences it can help you to find a good match with someone sooner and avoid wasting time meeting with other providers. Many therapists will offer a free consultation to talk briefly about what you are looking for and what they offer. Otherwise it can be helpful to set up an initial appointment with a couple of providers to experience and "feel" who is the best fit.

What can I expect at a first counseling appointment?

At your first appointment, your therapist will typically ask you to tell them more about what brought you to therapy. They will likely also ask some general questions to get to know you as a person and contextualize your concerns. For example, they might ask you to say a little about your general symptoms (e.g., difficulty sleeping, changes in appetite), hobbies and interests, family history, substance use, goals for treatment, whether you've been having thoughts about hurting yourself or anyone else, and any other relevant information.

Many therapists will also share a little bit about how they generally work as a therapist (e.g., Do they work in a very structured way? Do they tend to assign practice to do outside of session? Do they let you lead the way and work in a more supportive, less directive role?). This sometimes varies depending on what you want as a client and the problem(s) you wish to address.

What if I don't like the therapist?

We cannot guarantee the match and quality of care students receive from private providers, and it is important for you to make a choice that works for you. Sometimes the first provider you meet is the right one for you, but at other times that is not the case.

If you have a concern that you think could be improved upon, consider bringing it up to the therapist. Many therapists are very open to feedback and want to work with you to make you feel comfortable. It's also possible the therapist is sharing helpful information that is difficult for you to hear. Consider sitting with it for a bit, or talking it through, as therapy is not always comfortable. However, if you really don't like the person or their approach, you can tell them that you don't think they are a good fit for what you're looking for. Therapy can be an emotionally intimate experience and it is important that you feel comfortable with your therapist. The right match between a client and a therapist/psychiatrist can be very important in contributing to effectiveness of treatment and care.

Sometimes, people's styles and personalities just don't click. While it's annoying to have to start this process over, don't give up! If you are unable to find an off-campus provider you connect with, or feel that your needs are not being adequately met off campus, please refer to our [Finding Off-Campus Mental Health Providers](#) for information about contacting CAPS for assistance.