

Referral Information:

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| **Ministry Medical Group-Psychiatry**Edward M. Buda, PhDPamela J. Beyer, PsyDLisa L. Huber, PsyD3398 E. Maria DriveStevens Point, WI 54481(715) 341-7441<http://www.ministryhealth.org> | **Oswald Counseling Associates, Inc**Shawn Pflugardt, Psy.D.2450 Vineyard Dr.Plover, WI 54467715-342-0290<http://www.oswaldcounselingassociates.com/> |
| **Mid-Wisconsin Psychotherapy Associates**Richard Hurlbut, Ph.D.100 Bremmer St.Stevens Point, WI 54481(715) 344-2016<http://www.midwisconsinpsychotherapy.com/> | **Central Wisconsin Counseling Associates**Jean Banks, Ph.D.1216 Strongs AveStevens Point, WI 54495(715) 424-6960[www.cwcounselingassoc.com](http://www.cwcounselingassoc.com) |
| Steve Benson, Ph.D.500 3rd Street, Suite 319bWausau, WI 54403(715) 848-0002 | Katherine A.H. Wright, Ph.D.2620 W Stewart Ave, Suite 318Wausau WI, 54401(715) 513-6974<http://kwrightphd.com/Home.html> |
| Cathryn (Kate) Laszinski LCSW, MSSW, CSACHarry Deets, MSW, LCSW1052 Main St, Ste 202Stevens Point, WI 54481715-343-5256<http://riverwoodcounseling.org/> |  |
| **Additional Help/Resources:*** Family Crisis Center- Stevens Point

(715) 343-7125* 24-Domestic Abuse Line: 715-343-7125
* Mental Health Navigator 715-343-7104\*

\*Provides support and helps those in need connect with local mental health resources. | **Emergencies, Crises and After-Hours Help:*** 24 Hour Crisis Hotline: 866-317-9362
* St. Michaels Hospital Emergency Room\*

 900 Illinois Ave Stevens Point, WI 54481 (715) 346-5100 \*One block east of central UWSP campus |

**Using Your Insurance for Off-Campus Psychotherapy**

1. Locate your insurance card. On your insurance card, locate the necessary information for your call:
	1. On the back of the card, look for a member customer service phone number. DO NOT use the “provider” phone number. That number is used by your doctors.
	2. When the insurance agent answers your call, s/he will ask for your policy number and group ID. These two numbers are on the front of your insurance card. Locate them before you make the call.
2. Ask about your coverage for **outpatient mental health**. Be sure to ask specifically about:
	1. Do you have a yearly **deductible** and how much is it? A deductible is the amount of money you have to pay out before your insurance company will pay any money for your medical bills.
	2. Do you need to see an **“in network”** provider? Some insurance companies will only pay for you when you see doctors/counselors that they say are okay. Other insurance companies might pay a higher percentage of your medical bills if they are in network versus out-of-network. *If your insurance company says you can only see certain providers, ask the insurance agent for a list of several therapists and/or psychiatrists that are “in network.”*
	3. Do you have to **co-pay**? This is usually a specific dollar amount (i.e., $20) you have to pay for each visit; or your plan might have a percentage (i.e., 10%) of the total medical bill that you must pay for the care you receive.
	4. Does your insurance plan have a **maximum dollar** amount it will pay for therapy within the given year? If yes, what is that dollar amount?
	5. Does your insurance plan have a **maximum** number of **sessions** it will pay for in a given year (i.e., it only will pay for 6 sessions in 2014)?
3. Once you have the name of the therapist you would like to make an appointment with:
	1. Call and ask if the therapist accepts your insurance. This will insure that you are not be surprised by a pricey medical bill later if it turns out the therapist does not accept your insurance.
	2. *OPTIONAL*: you may consider asking about the therapist’s experience in working with concerns like yours; you could also talk to the receptionist about your possible preferences: the gender of your therapist, the education of the therapist, the therapist’s ability to refer to a local psychiatrist.