**Regional Referral Options for Psychological Services**

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| Unsure where to start? Start with this free service that helps connect patients to mental health services!**CAP Services Mental Health Navigator Program: 715-343-7104**The Mental Health Navigator Program can help Portage County residents find Psychological services relevant to their needs in and around Central Wisconsin. Navigators can work with you to find an appropriately trained psychotherapist or other services you may need. |
| **Ministry Medical Group-Psychiatry**3398 E. Maria DriveStevens Point, WI 54481(715) 341-7441\*psychiatry services available<http://www.ministryhealth.org> | **Oswald Associates Inc.**2450 Vineyard DrivePlover, WI 54467715-342-0290http://www.oswaldcounselingassociates.com |
| **Point Counseling Center**715-303-29001547 Strongs Ave Suite DStevens Point WI 54481[www.pointcounseling.com](https://urldefense.com/v3/__http%3A/www.pointcounseling.com__;!!OgRYtnnXsQ!fEFEHX6ia8OE81JMgM4Jbz9BbbxgdXCrp87ZN-lOgbbjRyHyH5zd6wh2xHNiLzA$) | **Insight Counseling Services**Jessie Jenson, LPC120 W. Union St.Waupaca, WI 54981(715) 942-8292<https://www.insightcounselingserviceswi.com/home> |
| **Behavioral Health Clinic of Wausau** 3600 Stewart Avenue, Suite BWausau, WI 54401(715) 842-9500**Plover Office**1820 Post Rd #1Plover, WI 54467(715)842-9500[www.bhcwausau.com](http://www.bhcwausau.com) | **Katherine A.H. Wright, Ph.D.** **(Assessments Only)**2620 W Stewart Ave, Suite 318Wausau WI, 54401(715) 845-6949<http://kwrightphd.com/> |

**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 per year)?
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.