

**Seeking Psychotherapy Covered by the
University of Delaware Grad Student Health Insurance**

**Guide prepared by the following members of the
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This guide was originally prepared specifically for Psychological & Brain Sciences grad students. Based on positive feedback and requests to disseminate the guide to other UD grad students, we have revised it. If you have any comments, questions, or suggested updates to this guide, please feel free to email us! briladd@udel.edu; scb@udel.edu; jlaurenc@udel.edu

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Note from Sophie Choukas-Bradley, November 2, 2020: Grad school can be highly challenging at any time, and even more so during 2020, in the context of a global pandemic and large-scale societal concerns.

Outpatient psychotherapy can help with a broad range of concerns, from “normative life transitions” (for example, stress related to figuring out your career path or addressing relationship concerns) to clinically diagnosable mental health disorders (for example, major depressive disorder). Most psychotherapists currently offer virtual teletherapy during COVID-19.

Unfortunately, searching for a therapist and initiating therapy can be daunting and stressful, especially if you’ve never done it before. Also, often the very issues that lead people to seek therapy make it harder to take the needed steps; for example, depression can make it extra difficult to access the motivation and initiative needed to seek psychotherapy. That’s why J-P and I thought it was such a great idea when grad students asked us if it would be possible to create a guide to seeking psychotherapy.

Please note that the guidance below is meant to help students who are *not* in acute crisis. If you or someone you know is in emotional distress or suicidal crisis, this organization offers free, 24/7 support: National Suicide Prevention Lifeline: 800-273-8255.

This guide has three parts: (1) A summary of insurance coverage for students covered by the Student Health Insurance Plan (Aetna Student Health). (2) A step-by-step guide for how to search for therapists. (3) Notes about what to expect when you’re trying to contact therapists and begin therapy.

Part 1: Summary of Insurance Coverage

Grad students at UD enrolled in the 2020-2021 Student Health Insurance Plan (UD Plan) are covered under **Aetna Student Health**.

Quick UD Grad Student Health Insurance Resources:

- University of Delaware Student Health Plan General Info - [link here](#)
- Aetna Student Health University of Delaware - [link here](#)
- Summary of Benefits covered by Aetna Student Health - [link here](#)

Therapy Coverage:

| | In-Network | Out-of-Network |
|--|--|----------------------|
| Mental Health/Substance Abuse Treatment | | |
| Inpatient hospital | 80% after deductible | 60% after deductible |
| Outpatient office visits | 100% after \$20 copayment (deductible waived) | 60% after deductible |

The table above comes from the [benefits summary](#) for UD Aetna Student Health Plan.

In summary, *for **in-network** therapy providers, grad students would pay a \$20 copay per visit.*

For out-of-network therapy providers, grad students would have to pay the full cost of each visit until the \$100 (per policy year) deductible is reached. After the deductible is reached, grad students would pay 60% of the cost per visit. So, if at all possible, grad students on the UD Aetna Student Health Plan should seek in-network providers. That said, some out-of-network providers offer sliding scale fees, meaning they will offer treatment for a lower rate than their full rate, based on financial need.

*Note on November 2, 2020: Due to the COVID-19 pandemic, many insurance companies (i.e. BCBS, Highmark) are offering copay waivers for in-network telehealth appointments, meaning some in-network telehealth appointments are fully covered (with no copay per session). Students with this plan should call Aetna to see if this is something that is being offered under the UD Student Health Plan.

Part 2: Searching for In-Network Therapy Providers:

You have three good options:

(1) Search for Providers via [Aetna's Student Health Portal](#)

*Important: Be sure to directly ask the provider if they specifically take the UD Aetna Student Health plan.

Quick guide to using this portal:

- (i) Either log-in with member information or use the "continue as guest" option.
- (ii) Select the zip code region where you would like to access providers.
- (iii) Select "Open Choice PPO" under the "Student Health Medical Plans" heading.
- (iv) For those seeking therapy, select "Behavioral Health" and then "Behavioral Health Professionals" or "Behavioral Health Televideo."
- (v) You may narrow your search from here.

If you find someone you're interested in learning more about, you can search for them on Psychology Today (see below) or Google their name to see if they have a professional webpage.

(2) Search for Providers via Psychology Today

Here is a [Psychology Today search](#) for therapists within the 19711 zip region that take Aetna insurance.

*Important: Be sure to directly ask the provider if they specifically take the UD Aetna Student Health plan.

You can use the 'search filters' to narrow down your results based on the therapists':

- (i) specialty area
- (ii) gender
- (iii) age
- (iv) community/client focus (e.g., race/ethnicity, sexuality, language, faith)
- (v) pricing options (e.g., whether a sliding scale is offered)
- (vi) types of therapy administered*

*Notes about types of therapy and therapist degree: There are many types of therapy offered, which may or may not have empirical support for the issues you're seeking therapy to address. Be wary of a therapist who doesn't offer cognitive-behavioral therapy as one of their treatment modalities. As for the therapist's degree/training/type of license (which you can't search for on Psychology Today, but you can see on profiles): individuals with a Ph.D. are on average more likely to have received training in therapies that have strong empirical support. However, many licensed clinicians with a master's degree (master's in social work/licensed clinical social worker/LCSW, or master's in counseling/licensed professional counselor/LPC), and many individuals with PsyD degrees, have received strong training. It depends on the person and program and it is difficult to generalize.

(3) [UD Center for Counseling & Student Development \(CCSD\) Resources](#)

CCSD offers off-campus referral services.

The CCSD Referral Coordinator remains available for students and their families who would like assistance connecting with an off-campus provider that suits their needs.

The UD Counseling Center maintains this database of community providers:
<https://www.communityproviders.counseling.udel.edu/>

The UD Counseling Center also advertises culturally-responsive services, such as drop-in hours for Students of Color and LGBTQ+ students.
<https://sites.udel.edu/counseling/services/#cultural>

(4) [Therapy4thePeople](#)

Update on March 17, 2021: another resource was just recommended to us:

Their description: "Therapy4thePeople is a nonprofit that makes it easier for you to find mental health care in the U.S. that fits your budget and unique needs." They provide a list of free and low-cost mental health resources. At this time, there appear to be more resources listed around Philadelphia and Baltimore than around UD's campus.

Part 3: Choosing a therapist, reaching out, and what to expect once you do

Based on a survey of approximately 7,000 subscribers, a classic study by Consumer reports (Seligman, 1995) suggested that active shoppers and active clients of therapy do better in treatment than passive recipients. When seeking therapy consider the following to get the most out of treatment:

- Was it mostly your idea to seek therapy?
- When choosing a therapist, discuss qualifications, therapist's experience, frequency, duration, and cost; speak to someone who was treated by this therapist, if possible; and check out other therapists
- During therapy, try to be as open as possible, ask for explanation of diagnosis and unclear terms, do homework, prevent canceling sessions often, and discuss negative feelings toward therapist

Step 1: Choosing a therapist

You might have many questions about how to choose a therapist and what types of therapy are right for you. The American Psychological Association (APA) has an extensive guide, *“Understanding psychotherapy and how it works,”* with FAQs to guide you through learning how to choose a psychologist, how therapy works, how long it lasts and what should and shouldn't happen during psychotherapy. Additionally, Healthline provides an overview of the different types of therapy available to clients. Finally, this NPR Life Kit podcast on how to start therapy is very practical and concrete.

[APA Guide: “Understanding psychotherapy and how it works”](#)

[Healthline Guide: “A Guide to Different Types of Therapy”](#)

[NPR Podcast: “How To Start Therapy”](#)

Step 2: First reach-out

Once you find a therapist, the next step is to reach out in whatever form the therapist offers. Most therapists note on their Psychology Today profile or professional website whether you should reach out to them via phone, email, or encrypted messaging service. Therapists almost never answer the phone line listed online, so if you're calling, assume you will be leaving a voicemail. In your first message, give your name, contact info, and any brief info you would like to share (for example, “I'm a grad student at UD and I'm looking for a psychotherapist with expertise in issues related to XX who accepts the UD Aetna Student Health plan”).

You may have to contact many therapists to find one with an opening for new clients, especially if your own schedule is limited. Sometimes therapists will note on their website or on their voicemail recording that they are/aren't accepting new clients, but if they don't, it's possible you will never hear back. This can be discouraging, but just keep trying with more people!

Step 3: First voice-to-voice contact:

Many therapists offer a free 15-minute phone consultation, to see if you're a good fit for one another before you go through with paperwork and set up payment. This is your chance to ask any questions you have and also to get a sense for whether the therapist feels like a good match for you.

If you speak with a therapist on the phone before your first session, be sure to ask whether the therapist accepts the UD Aetna Student Health plan and (if applicable when you're calling) whether they're participating in the program in which copays are waived for teletherapy during COVID-19.

Also ask any questions that are important for your decision about whether to begin therapy with this provider. For example, if you're a member of the LGBTQ+ community, you might ask about the provider's experience working with members of the LGBTQ+ community before agreeing to a first session. Also, think about whether you'd prefer a therapist who offers a lot of structure, including agendas for sessions and homework assignments between sessions, or a therapist with a more free-flowing talk format in which you drive the session forward. If you have a preference, ask the therapist to describe their style, their therapeutic orientation, and the typical structure of their sessions.

Other therapists prefer to meet for an initial session without an initial phone conversation.

Step 4: First 1-2 sessions

Your first couple sessions should be viewed as a trial run. Sometimes people are so relieved to have found a therapist with an opening that they continue with therapy even if it doesn't feel like a good match. However, it's super important for you to find a therapist you're comfortable with, who's a good match for you. Most skilled therapists will directly talk with you about how these first couple sessions are a preliminary period in which you'll both decide whether to continue.