

How to Get Kaiser to Give you an Outside Therapist Referral:

Specific to Northern California, and largely generalizable to other regions and states.

*** FYI, this document is an evolving first draft, and needs to be updated in consultation with therapists who are currently working as contracted outside providers for Kaiser and can advise on the most current and up-to-date details of the process. ***

With Kaiser insurance you can get them to authorize you for an outside therapist referral and they will pay for it, if you know how to navigate their system and what lingo will trigger them giving you access to what you need. Unfortunately you have to know how to work their system, and push hard, and not take no for an answer. That said, it absolutely can be done.

Know that you will still have to pay your usual co-pay for each therapy session. Depending on the county in California, Covid restrictions for in-person services vary, as well as individual therapists' comfort and willingness to have in-person sessions. It is pretty much the default right now to do therapy over telehealth, with a limited number of people offering in-person sessions.

If you're in crisis, or have very low bandwidth/spoons and getting through this process feels overwhelming, ask a friend or family member to help you through navigating this bureaucracy. Unfortunately, Kaiser does a lot of gatekeeping and rationing of care to make more money, and they can make accessing adequate and timely therapy difficult, when you are likely at a point where you just need help. ***Don't give up and get help if you get stuck. You have a right to, and deserve, care and to be supported.***

(Here is some initial guidance from Kaiser on this whole process of getting an outside therapist referral, with limited information and of limited usefulness, on [this conveniently-hard-to-find Kaiser site](#). Disregard the link to the Beacon Health Options provider database- Beacon is being phased out and therapists who work for Kaiser recommend you do not try to get started with a therapist through them at this point).

An overview of how this process works:

- 1) **Make an appointment with your local Kaiser therapy/psychiatry department for an intake/screening appointment. At that intake/screening appointment, get:**
- 2) **A pre-authorization to see an outside therapist which Kaiser will pay for, and**
- 3) **A referral list of therapists for you to try.**

Do not take no for an answer and do not get off the phone with them until they give you what you need. Be a broken record and repeat your

needs, your rights, and what you will and will not accept for your care. Pull a Karen and ask to speak to the manager if you need to, and work up the hierarchy as necessary until the person who can and will authorize you to get what you need will grant you access.

- 4) **Then the last part is to contact therapists to see if they can offer you appointment times that work for your schedule, and screen them and/or have a couple initial meetings to find someone who is a good fit for you.**

Nitty gritty details with scripts:

- 1) **Your first step is for you to call your local Kaiser therapy/psychiatry department and schedule an intake appointment**, which they have to do in order to screen you and set you up for services.
 - a) Be aware that by [California law on timely access to care](#), they have a 10 day window starting from the date you call to get you in for an appointment for a non-urgent mental health appointment, and 2-4 days for an urgent appointment (depending on their policy on whether your situation necessitates a 'pre-authorization' or not).
 - b) One therapist who works as a contracted outside therapist with Kaiser says, "they have to offer an appointment within the 10 days, not necessarily an intake and they have a lot of ways of getting around that including groups, secondary telephone screens, telephone appointments with regional triage, etc. They almost always are able to do that... or at least document that it was offered and declined. **If they try any of the above, insist that you need and will only accept a full length initial intake appointment to be able to screen, assess, and refer you for services within 10 days.**
- 2) **Getting set up with your pre-authorization from the intake screener:**
 - a) **Speak to how much your mental health symptoms are impacting your life** and interfering with your day to day "functioning", especially if you can't be productive at work or school or keep up with your family or other responsibilities, because that is how the pathologizing medical model system measures "impairment" and uses an algorithm to determine your need for care as "medically necessary" or not. Someone who has been through this process for themselves said: "Don't be flippant or make light of your problems (even if that's your personality, or if you're trying to brush them off out of discomfort)." (from this discussion thread:
<https://ask.metafilter.com/305715/How-do-I-game-Kaiser-Northern-California-to-get-a-therapist>)

On the other hand, you also don't want to hit their criteria for being "too severe" and max out on the possibility of an outside contracted provider. There has been feedback that if you share about suicidal ideation, or are assessed by their screener and/or algorithm to be greater than "mild" or "moderate" risk, you are likely not eligible for an outside provider and Kaiser will want to have you seen through them directly.

If you max out on their criteria as "too severe", they will likely try and funnel you into layering on all the different Kaiser mental health services they offer, or try to put you into an "Intensive Outpatient Program" as a step up in intensity and level of care from Outpatient, which is not what you're going for unless that is truly what you need at the time.

- b) **If you have accessed mental health care before** and have a diagnosis or diagnoses, one outside therapist contracted to provide services for Kaiser members has this advice: **"If a client has a 'parity diagnosis', they should inform Kaiser they need to be seen weekly.** Parity means Kaiser has to provide the same care as if the person has a medical problem. The specific phrase, 'I have a previous parity diagnosis and I need to be seen weekly' will help most."
- i) **Any mental health or substance use disorder listed in the DSM-5, or Diagnostic and Statistical Manual of Mental Disorders used by all mental health care providers who diagnose, will qualify you** (per the [California Behavioral Health Care Rights from the Department of Managed Health Care](#)). If you want to look up if your diagnosis qualifies, here is an [alphabetized list of all of the DSM-5 diagnoses](#).
- c) **Be adamant that the Kaiser model of classes or groups, and brief, Cognitive Behavioral Therapy and behavioral change focused therapy on an infrequent every 2 to 4 to 6 week basis, with often a long waiting period before you can even get into an initial appointment, will not work for your issues. Insist that you need to be given the standard of care in the mental health field for outpatient psychotherapy, which is 1 session every week, sometimes twice a week depending on your level of need.**

You can say "I've tried that kind of thing before and it doesn't work for me, I need to meet with my own therapist every week to get better". You can also say, "waiting that long or going that long in between sessions is not going to work for me. I need more help than that".

You can also again quote them the [California law on timely access to care](#), which is they have a 10 day window starting from the date you call to get you in for an appointment for a non-urgent mental health appointment, and 2-4 days for an

urgent appointment depending on the situation. Kaiser can hardly ever, to never, make you a mental health appointment within those legally required time windows. You usually have to name that as your right and insist on it, for them to honor it. Then they will back up real quick.

*****If they won't agree to give you a pre-authorization and refer you to see an outside provider, here's how to advocate for yourself: *****

- **Escalate your use of pathologizing medical model lingo like** the "severity" of your needs and your "concerns" about your "impairments" and "functioning" in daily life and responsibilities (see above, part 2a).
- Know that the option to have an outside therapist referral was part of mandated court ordered settlement(s) from a judge in order to attempt to fix Kaiser's issues with providing timely and sufficient mental health care. **You are entitled to this option and they are obligated to give you access to it.**
- **Know and quote them your rights around mental health care, the most important aspects being that you have a right to "medically necessary care" and "mental health parity"** which means that legally, access to necessary mental health care is just as lawfully required to be covered by insurance companies and given to you as necessary medical/physical health care. If you have a previous diagnosis, repeat the phrase, "I have a previous parity diagnosis and I need to be seen weekly".

Here is detailed information on [California Behavioral Health Care Rights from the Department of Managed Health Care](#), which includes a summary of your rights under the California Mental Health Parity Act:

"Commercial health plans regulated by the state that provide hospital, medical or surgical coverage in the individual, small group, or large group markets must:

Cover medically necessary treatment of mental health and substance use disorders listed in the mental and behavioral disorders chapter of the most recent edition of the International Classification of Diseases or the Diagnostic and Statistical Manual of Mental Disorders

Cover the full spectrum of all medically necessary treatment in all settings, including in-patient and out-patient treatment.

Not limit benefits or coverage to short-term or acute treatment.

Arrange coverage for out-of-network services for medically necessary treatment when services are not available in-network. This provision does not alter the

plan's obligation to ensure its contracted network provides readily available and accessible health care services to each of the plan's enrollees throughout its service area."

- **If they deny you repeatedly, let them know you need help appealing their decision, and/or file a grievance through Kaiser's internal process.** This [page has links to the Member Resource Guides which will have more information about your member rights, as well as Grievance forms.](#)
- **If you file a grievance with Kaiser and that still does not resolve the issue, or, if you need urgent rapid intervention, you can then escalate to calling the California Department of Managed Health Care at (888) 466-2219 for help, and/or file an 'Independent Medical Review (IMR)/Complaint' with them online. From the DMHC website:**

"If your health plan denies, changes, or delays your request for medical services, denies payment for emergency treatment or refuses to cover experimental or investigational treatment for a serious medical condition, you can apply for an Independent Medical Review (IMR).

You can also file a Consumer Complaint when you have other issues with your health plan. These issues can consist of billing problems, cancellation of coverage, claim and copay disputes, delays in getting an appointment, referral or authorization, access to translation services, finding an in-network doctor, hospital, or specialist, complaints about a doctor or plan and continuity of care.

Before filing an Independent Medical Review (IMR)/Complaint with the DMHC you are first required to [File a Grievance/Complaint with Your Health Plan.](#)

Once you have participated in the 30-day process with your health plan, if the issue has not been resolved or you are not satisfied with the decision, you can proceed with filing an IMR/Complaint with the DMHC. If your health problem is urgent, you may seek immediate assistance from the DMHC."

From: <https://www.dmhca.ca.gov/FileaComplaint.aspx>

****If you throw even half of the above at them, they should easily relent and give you a good list of outside referrals. The process is very similar in other Kaiser service regions, and fairly similar in other states, but the laws around timely access to care will likely be different, and the contracted entity that manages the outside referrals may be different than 'Kaiser Affiliates'.****

- 3) **Then you move on to generating a referral list of therapists who will be a good fit for you.** This should be on the same phone call with the initial intake/screener. **Do not get off the phone without also getting this list from them.**

- a) **Say you need someone who specializes in _____ and _____** (specific issues or dynamics to your situation, like someone with trauma training, who works with Post Traumatic Stress Disorder, or provides Dialectical Behavior Therapy, or Art Therapy, or Somatic Therapy, or who specializes in working with queer or trans folks, or whatever your needs are), **and request whatever else you want in a therapist** (like their racial identity, gender identity, etc). You probably won't find everything you're looking for, but the more specific you can be, the better quality matches in referrals you're likely to get.

- b) **Restricting your search by geographic area:**

If you are willing to do telehealth, you could see anyone licensed in your state, which will help with finding someone with current openings, since many therapists are full right now and there is a huge demand for therapy. If that's the case, you should say that, and they can potentially give you a list of everyone in the state who meets your criteria if you want to open your search that wide.

If you want to see someone who can meet with you in-person, either now, or moving to in-person sessions once Covid restrictions relax, you will likely want them to restrict your search to a geographic area that is convenient for you, or that you are willing to travel to.

- c) **Ask them if they can filter their referral list they are generating for you to only include providers who are currently accepting new clients and have openings, and if you can only do therapy at a specific time of day due to your work schedule or other constraints, say that too.** It is not clear if they can filter their lists for things like that but if they could, it would save you a lot of phone calls to therapists who are full anyways and can't see you.

It is also possible that the Kaiser intake screener could help you directly schedule an available appointment with an outside contracted therapist. One outside therapist who contracts with Kaiser says, "Kaiser can schedule directly into our schedules [for providers with Kaiser Affiliates] so there is no calling around for a therapist." If that is true across the board, that would be great and would save you a lot of time, steps and bandwidth in having to call down the list yourself to find someone and schedule with them.

- d) **The process may look a little different if the Kaiser Affiliate you are referred to is the company Two Chairs.** Here's what one outside therapist contracted with them has to say: "Two Chairs apparently has a very high satisfaction rate for matches. You don't have to find one yourself or make calls, they ask you a bunch of questions and then find one for you. They get very few openings for referrals per week, and the person I talked to said that they run out early in the week so

maybe try to ask for your referral on a Monday, or specifically ask to be referred to them and you can wait until the following week if necessary. Two Chairs can take longer to see someone after your initial consult if you're picky about who you want (they ask very specific questions— eg. "Do you prefer someone who lets you guide the session or someone who takes charge of the direction?" And also how important each preference is, and if it's more important to see someone sooner, or get the kind of therapist you want.) But they do weekly visits so it's better than in-network kaiser who sees you once every three weeks for 25 mins."

4) Then your last step is to call therapists on your referral list and see who has openings for new clients, at times when you can make it with your schedule, and have an initial conversation(s) with them to screen for good fit.

- a) It is ideal, if you can manage it, to contact multiple therapists, have initial conversations with them to screen for good fit, and maybe have meetings with your top 3 picks to have options to choose from to find the best fit.
- b) When you are contacting therapists to ask about scheduling and screening for fit, **ask if they will be able to submit to Kaiser to extend your therapy beyond the initial 6-10 sessions that Kaiser may have initially limited you to.**
 - i) They should know how to do that and will take care of it for you so that you do not need to submit anything to Kaiser or tangle with them about it, and it would be good to check with the therapist about this in advance.

based on your needs and qualifying for 'medical necessity'.

- c) If the first person you meet with isn't a good fit, keep trying. Get help and support from family or friends if you need it. Finding a good match in your relationship with your therapist is the single biggest factor that makes for effective therapy.

It can be a huge bureaucratic hassle and bandwidth drain to get access to a therapist with Kaiser gatekeeping the way they do, and, don't compromise on the last step and settle for someone who isn't going to be effective once you've gotten this far.

- d) Some advice if you can't find a workable therapist from the referral list they gave you, from an outside therapist contracted with Kaiser: "if they approve you for outside referral and you can't find anyone, ask for a single case agreement. You would need to make a good case for it (like you need a specialty that isn't available or called 30 clinicians and couldn't find anyone available) but they sometimes will approve. If they agree (and some facilities are more open than

others) they make you do the legwork to find an outside therapist who is willing to take a single case agreement and it can take up to 6 weeks to get it approved”.

*** May you find all the support and healing that you need and be blessed with finding a therapist who is a great fit for you and can support you in the ways you need and deserve ***

To be added- how to get couples or family therapy covered- get advice from current Kaiser Affiliates contracted therapists who have been through this process

- In general, Kaiser is supposedly moving towards making outside referrals for couples therapy easier to get.
- Couples or family therapy can possibly be covered if you establish individual therapy and get a diagnosis for yourself first as the “primary beneficiary”, and then bring in your partner or family member(s) for additional supportive sessions.
- These are called “collateral sessions” and the therapist would bill for “family therapy with the client present”.

References and Sources:

[Kaiser information on how to find a contracted therapist in Northern California](#) (includes soon-to-be outdated link to Beacon Health Options as the outside provider, which is being phased out to move to ‘Kaiser Affiliates’).

California Law on Timely Access to Care

<https://www.dmh.ca.gov/HealthCareinCalifornia/YourHealthCareRights/TimelyAccessToCare.aspx#.WJte3KLscUZ>

Detailed information on [California Behavioral Health Care Rights from the Department of Managed Health Care](#)

[Kaiser NorCal Member Resource Guides and Grievance Forms](#)

[California Department of Managed Health Care- Contact and How to File a Complaint](#). You can also call them at (888) 466-2219 for help.

Some stories of people’s personal experiences, although the information about Beacon and Magellan is now outdated as Kaiser has ended contracts with Magellan, and will be transitioning away Beacon shortly.

<https://ask.metafilter.com/305715/How-do-I-game-Kaiser-Northern-California-to-get-a-therapist>)