

# CONNECTING TO OFF-CAMPUS THERAPY

Do you want longer-term therapy, weekly sessions, and/or sessions over school breaks? Do you want to see a therapist with a certain specialty or identity? There are many reasons to connect to off-campus therapy. Here's how to start!

## 1 IDENTIFY YOUR HEALTH INSURANCE

All enrolled students have health insurance. You must either the [Oxy Student Health Insurance Plan](#) (administered by Aetna) or another form of insurance. It is common for parents of students to opt out of OSHIP without their students' knowledge. If you're not sure of your insurance carrier, reach out to Emmons at [emmons@oxy.edu](mailto:emmons@oxy.edu).

## 2 FIND OUT WHAT YOUR MENTAL HEALTH BENEFITS COVER & THE COST TO YOU

Call the 800 number on the back of your insurance card or log in to your insurance's web portal to see your plan details. Request/search for your Explanation of Health Benefits (sometimes called Behavioral Health Benefits). You'll want to know: 1) How many appointments am I eligible for? 2) What mental health services are included? 3) Are my prescriptions covered? 4) Is there a copay, and how much is it? 5) If you have to pay out-of-pocket, find out how to submit a claim and the amount your insurance will cover.

## 3 CONSIDER IN-PERSON OR TELEHEALTH

There are pros and cons to both telehealth and in-person therapy sessions. Some therapists offer both. Consider if you have the means or time to get off campus for in-person sessions, or if you can access private space for telehealth sessions. You may also consider whether you want to see your therapist over school and summer breaks, and if your local therapist will offer telehealth if needed.

## 4 SEARCH FOR A THERAPIST

When you call your insurance provider, ask for a list of names of talk therapy providers on their insurance panel. You'll want to do your own research by searching their names and reading their websites, if they have them. You can also search for providers using PsychologyToday.com's [therapist finder](#) or another directory such as [Latinx Therapy](#), [Alma](#), [Clinicians of Color](#), or Los Angeles-specific [Zen Care](#), and filter by your insurance. Look for people with LCSW, LMFT, Psy.D, LP, or LPCC credentials. Be sure to call the therapist directly to ensure they take your exact form of insurance, and confirm how much each session will cost.

## 5 SCHEDULE CONSULTATIONS & CHOOSE A THERAPIST

Most therapists will schedule you for a free 15 minute consultation to see if it's a good fit. Feel free to schedule consultations with multiple therapists to get a sense of their approach and whether you want to work with them. Like with all relationships, you should feel comfortable being open, honest and vulnerable. It can take time to find the right person, but don't give up! Asking a few questions is a good way to get a sense of fit. Here's a [list of questions](#) you could consider.

