

General Information for Finding a Counselor and Navigating Insurance

The West Linn Wilsonville School District believes in supporting the whole child, including their social emotional learning and mental health. As a caregiver if you would like to explore private counseling services for your child, we hope this information will help guide you along the way.

Calling your insurance:

The best first step is to call your insurance to determine your coverage and benefit options. Call the customer service number listed on your insurance card and be prepared to answer questions such as your ID number listed on the card. Here are some helpful questions to ask your insurance provider:

- What are my mental health/behavioral health benefits?
- Do I have EAP (Employee Assistance Program) as a benefit and what does it cover?
- What is the coverage amount per therapy session?
- How many therapy sessions does my plan cover?
- How much does my insurance pay for an out-of-network provider vs. an in-network provider?
- Can I submit a claim for reimbursement with a superbill? If so, what is the process and are there limitations?
- Do therapy sessions count toward my deductible? What is my deductible and has it been met?
- Is approval required from my primary care physician?
- Can I have a provider list?
- What is the best way to submit my claim for reimbursement with a superbill (sometimes referred to as “coded bill”).
- Do I have a Health Saving Account or Flex Spending Account that I can use to pay for services? If so, what is the process to do that?

What is a superbill?

A superbill is an itemized form created by medical/mental health providers and given to clients which contains specific information about services provided and payments made. Superbills contain information clients need to submit to insurance companies to (potentially) get reimbursed for services you provided as a therapist. Typically, superbills have more details than a receipt or a statement for insurance companies to have all the information they need to reimburse all or a portion of what you paid. A superbill does not guarantee an insurance provider will pay for the service you received, which is why it is important to check with your insurance company first. Some therapists choose not to be in-network with insurance companies so they are not restricted to what services they can provide, the number of times they can see a patient, or needing to link a service to a specific diagnosis approved by the insurance panel.

Websites to find therapists:

There are multiple ways to start looking for therapists. One is to ask your insurance company for recommendations. They can provide this to you when you call to check your benefits, or you can search “(insurance name) provider directory” and most insurance companies have their own search directory you can use. Another option is to use the websites listed below which allow you to find therapists using information such as your insurance, where they practice, who they serve, what needs they are able to support, etc.

[Psychology Today](#) (Find a therapist at the top)

[Portland Therapy Center](#)

Questions to consider for yourself:

Many people wonder how to choose a therapist that will be a good fit for them. Spend some time thinking about what would be important to you before you call a therapist. Some of these questions will be great to have in your mind as you are talking to a therapist to determine goodness of fit.

- Is it important that your therapist match you in characteristics like race, ethnicity, gender presentation, sexual orientation, religion, etc?
- Do you find the therapist trustworthy and likable?
- Do you think the therapist has the potential to provide you the support you are looking for?
- Did the therapist “get” your questions, or did they misinterpret or need to ask for clarifications?
- Did you understand the therapist’s responses, or was it vague/too technical?
- Did you feel like the therapist heard and respected you?
- Did the therapist seem like a real, relatable person or were they playing a role?
- Do you feel better or more hopeful after talking to them?

Questions to ask a therapist:

Some therapists offer a free phone consultation or a short “get to know you” session. Even if you see a therapist quickly, your first session should allow time for you to ask questions of the therapist to determine if they would be a good match. [Research](#) states that how the client feels about their relationship with their therapist is one of the most essential factors in the client progressing towards their goals. Feel free to talk to multiple therapists before finding the best fit and being open with your therapist if you want something to change in the sessions. Here are some suggested questions to ask a therapist when thinking if they would be a good match for you:

- What is your availability for new clients and what is your schedule like for appointments?
- How much do you charge? What are your sliding-scale options?
- How do you track progress?
- I’m wanting support with _____, does that match your practice?
- What licenses and certifications do you hold? What do they mean?
- How long have you worked in this field?
- What is your theoretical framework? What does that framework mean?

- What is your general approach and style when working with clients?
- What is a typical session like? How long are the sessions?
- Do you have clients do homework or reading? What is expected of me?
- What is your stance on medication?

Feel free to reach out to your school counselor if you have additional questions or would like additional support in finding a therapist for your child. They may connect you with the School Social Worker for your child's grade.