Mental Health Resource Guide for Graduate Students (CGU and KGI)

Emergency mental health support

- Suicide and Crisis Lifeline: Dial 988
- National Hotline: 1-800-273-TALK
- Trevor Lifeline (LGBTQIA+): 1-866-488-7386
- Trans Crisis Line: 1-877-565-8860
- National Sexual Assault Hotline (RAINN): 1-800-656-HOPE (4673)
- Crisis Text Line: Text HELLO to 741-741
- Students of Color Crisis Text Line: Text STEVE to 741-741
- Residents of Claremont, La Verne & Pomona: Tri-City Mental Health crisis support: 909-623-6131

TimelyCare

- Graduate students at The Claremont Colleges are eligible for on-demand virtual sessions via “Talk Now,” as well as Scheduled Counseling sessions, via the TimelyCare app.

Individual psychotherapy

- Please see the list of referrals at the end of this resource guide, indicating the forms of insurance accepted (verify with provider). If you use the school’s insurance, for most CGU and KGI students this is United Healthcare; for CGU international students, this is Blue Cross/Blue Shield.
- Residents of Claremont, La Verne & Pomona: Tri-City Mental Health services: 909-623-6131
- For additional referrals, you can use https://www.psychologytoday.com/us/therapists
  o You can filter the search by insurance accepted and other therapist preferences.

Psychiatry / medication management

- Please see the list of psychiatry referrals at the end of this resource guide.
- Psychiatry services are available via the TimelyCare app; first schedule a visit using Scheduled Counseling and ask your clinician about the possibility of a referral for psychiatry. Please note that psychiatrists within TimelyCare cannot prescribe controlled substances (e.g., stimulant medication for ADHD).

Intensive outpatient programs

- https://www.valentaonline.com/ offers treatment programs for a wide range of concerns (e.g., depression, bipolar disorder, anger issues, eating disorders, adverse events/trauma, adjustment)
- Aurora Charter Oak Hospital, Telehealth Intensive Outpatient Program: 626-859-5269

*Disclaimer: Although we try our best to keep our referral list updated, please be sure to confirm with the provider(s) that you reach out to that they accept your insurance. If you have SHIP, please be aware that if you seek services from an out-of-network provider, that services will not be covered.
**Other resources**

- Tri-City Community Navigators: providing linkage and referrals to community resources, including support for mental health, housing insecurity, financial crisis, and low-cost medical needs: 1-888-436-3246
- Psychiatric Urgent Care in City of Industry (open 8am-8pm daily for walk-in care): 626-626-4997

**How to request client records from MCAPS**

- To request a transfer of your records to a new clinician, please phone MCAPS at 909-621-8202 or email us at MCAPS@claremont.edu
- You will need to complete a Release of Information form, available via the link here or by contacting MCAPS to obtain the form. We will not be able to release the records until we have this form completed:
  - https://titaniumform.cuc.claremont.edu/Titanium_Counseling/

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**Low-Cost and/or Nonprofit Therapy Referrals**

**The Place Within**  
211 S. Primrose Ave.  
Monrovia, CA 91016  
Phone: (626) 359-4330  
Website: [https://theplacewithin.org/](https://theplacewithin.org/)  
Email: N/A

**Rose City Center**  
595 E. Colorado Blvd., Suite 418  
Pasadena, CA 91101  
Phone: (626) 793-8609  
Website: [https://www.rosecitycenter.org/](https://www.rosecitycenter.org/)  
Email: N/A

**Choices Counseling & Skills Center**  
37 Auburn Ave., Suite 1  
Sierra Madre, CA 91024  
Phone: (626) 470-9834  
Website: [https://choices.care/](https://choices.care/)  
Email: info@choices.care  
[DBT treatment]

**Westminster Center**  
867 E. Atchison St.  
Pasadena, CA 91104  
Phone: (626) 798-0915  
Website: [https://choices.care/](https://choices.care/)  
Email: N/A

**La Vie Counseling Center**  
650 Sierra Madre Villa Ave.  
Pasadena, CA 91107  
Phone: (626) 351-9616 ext. 109  
Website: [www.laviecounseling.org](http://www.laviecounseling.org)  
Email: N/A

**Living Success Center**  
445 E. 17th St., Suite D  
Costa Mesa, CA 92627  
Phone: (949) 645-4723  
Website: [https://www.livingsuccesscenter.org/](https://www.livingsuccesscenter.org/)  
Email: contact@livingsuccesscenter.org

**Fuller Psychological & Family Services**  
180 N. Oakland Ave.  
Pasadena, CA 91101  
Phone: (626) 584-5555  
Website: [https://www.fuller.edu/fuller-psychological-and-family-services/](https://www.fuller.edu/fuller-psychological-and-family-services/)  
Email: admissions@fuller.edu

**Open Path Psychotherapy Collective**  
Website: [https://openpathcollective.org/](https://openpathcollective.org/)  
[Online therapy search]

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Psychiatry Referral List 2022-2023

*Monsour Counseling and Psychological Services (MCAPS) is not endorsing these psychiatrists, but only providing a list of resources for students and the Claremont Colleges community. It is the responsibility of the student to ensure that providers take their insurance.

Local Group Practices:

**Mental Wellness Partners**
820 N. Mountain Ave., Suite 215
Upland, CA 91786
Phone: (909) 920-5150
Website: [www.mentalwellnesspartners.com](http://www.mentalwellnesspartners.com)

**Heather Kurera, D.O.**
Email: [hkurera@mentalwellnesspartners.com](mailto:hkurera@mentalwellnesspartners.com)
Accepted Insurances: Aetna, Blue Cross Blue Shield (Anthem), Blue Shield, Cigna, HealthNet/MHN, Magellan, MediCare, TriCare, United Behavioral

**Percival “John” Baldrias, PMHNP-BC**
Email: [jbaldrias@mentalwellnesspartners.com](mailto:jbaldrias@mentalwellnesspartners.com)
Accepted Insurances: Aetna, Blue Cross Blue Shield (Anthem), Blue Shield, Cigna, HealthNet/MHN, Magellan, MediCare, TriCare, United Behavioral

**Yuri Villareal, NP**
Email: N/A
Accepted Insurances: Aetna, Blue Cross Blue Shield (Anthem), Blue Shield, Cigna, HealthNet/MHN, Magellan, TriCare, United Behavioral

**Anh Tran, D.O**
Email: [assistant@mentalwellnesspartners.com](mailto:assistant@mentalwellnesspartners.com) or [assistant2@mentalwellnesspartners.com](mailto:assistant2@mentalwellnesspartners.com)
Accepted Insurances: Aetna, Blue Cross Blue Shield (Anthem), Cigna, HealthNet/MHN, Magellan, United Behavioral

**Rachel Balbas-Go, NP**
Email: [assistant@mentalwellnesspartners.com](mailto:assistant@mentalwellnesspartners.com) or [assistant2@mentalwellnesspartners.com](mailto:assistant2@mentalwellnesspartners.com)
Accepted Insurances: Aetna, Blue Cross Blue Shield (Anthem), Cigna, HealthNet/MHN, Magellan, United Behavioral

**Eleyna Hicks, NP**
Email: [assistant@mentalwellnesspartners.com](mailto:assistant@mentalwellnesspartners.com) or [assistant2@mentalwellnesspartners.com](mailto:assistant2@mentalwellnesspartners.com)
Accepted Insurances: Aetna, Blue Cross Blue Shield (Anthem), Cigna, HealthNet/MHN, Magellan, United Behavioral

*Disclaimer: Although we try our best to keep our referral list updated, please be sure to confirm with the provider(s) that you reach out to that they accept your insurance. If you have SHIP, please be aware that if you seek services from an out-of-network provider, that services will not be covered.*
Tri City Mental Health (low cost)
2008 N. Garey Ave.
Pomona, CA 91767
Phone: 909-623-9500
Website: http://www.tricitymhs.org/
Accepted Insurances: Medi-Cal

LA Psychiatry
1490 N. Claremont Blvd., Suite 203
Claremont, CA 91711
Phone: (909) 267-6550
Website: www.lapsychsvcs.com/

Raynard Castillo, PMHNP
Accepted Insurances: Aetna, Blue Shield, Blue Cross, Cigna, HealthNet, Optum, TriCare (Non-Active Duty), United Healthcare
Specialties: psychiatry medicine management, counseling, ADHD testing

Miguel Ortega, PMHNP
Accepted Insurances: Aetna, Blue Shield, Blue Cross, Cigna, HealthNet, Optum, TriCare (Non-Active Duty), United Healthcare

Foothill Psychological Services
954 West Foothill Blvd.
Upland, CA 91786
Phone: (909) 946-4222
Website: http://www.foothillspsych.com

William Glasser, NP
Accepted Insurances: Aetna, Blue Cross, HealthNet/MNH, IEHP (Medi-Cal), MediCare, Optum, United Behavioral Health

Mountain View Behavioral Health
585 N. Mountain Ave., Suite B
Upland, CA 91786
Phone: (909) 931-3388
Website: www.mountainviewbh.com

Soe-Moe Kyaw, M.D.
Accepted Insurances: Aetna, Anthem Blue Cross, Blue Shield, Cigna, First Health, HealthNet, Magellan, Medi-Care, MHN, Optum, TriCare, others through medical groups
Additional Languages: Burmese

Hla Hla Yee, M.D.
Accepted Insurances: Aetna, Anthem Blue Cross, Blue Shield, Cigna, HealthNet, Magellan, Medi-Care, MHN, Optum, others through medical groups
Additional Languages: Burmese

Iman Hanna, M.D.
Accepted Insurances: Aetna, Anthem Blue Cross, Blue Shield, Cigna, HealthNet, Magellan, Medi-Care, MHN, Optum, others through medical groups

*Disclaimer: Although we try our best to keep our referral list updated, please be sure to confirm with the provider(s) that you reach out to that they accept your insurance. If you have SHIP, please be aware that if you seek services from an out-of-network provider, that services will not be covered.
**Monsour Counseling & Psychological Services**

### Chino Valley Community Health Center
13193 Central Ave., Suite 200  
Chino, CA 91710  
Phone: (909) 902-9111  
Website: [www.foothillpsych.com](http://www.foothillpsych.com)

**Sarah Carter, NP**  
Accepted Insurances: Aetna, Blue Cross, Cigna, HealthNet/MHN, IEHP, Medi-Care, Medi-Cal, Molina, United Behavioral Healthcare

**Yuri Villaruel, NP**  
Accepted Insurances: Aetna, Blue Cross, Cigna, HealthNet/MHN, IEHP, Magellan, MediCare, Optum, United Behavioral Health

**William Glasser, NP**  
Accepted Insurances: Aetna, Blue Cross, Cigna, HealthNet/MHN, IEHP, MediCare, Optum, United Behavioral Health

### Sensible Care
505 N. Tustin Ave., Suite 150  
Santa Ana, CA 92705  
Phone: (800) 801-9833  
Website: [https://www.sensiblecare.com/](https://www.sensiblecare.com/)  
Email: contact@sensiblecare.com  
Offers Telehealth Services

**Paul Chung, M.D. (A92851) [Full as of 8/30/22]**  
Accepted Insurances: Aetna, Anthem Blue Cross, Cigna, Humana, Optum, Tri-Care  
Specialties: ADHD, Addiction Psychiatry, Anxiety and Panic Disorders, Behavior Modification, Bipolar, Chemical Dependency, Cognitive Behavioral Therapy, Depressive Disorders, Medication Management, Mood Disorders, Obsessive Compulsive Disorder (OCD), Post-Traumatic Stress Disorder, Psychotic Disorders, Schizophrenia/Schizoaffective Disorder, Suboxone, Substance Abuse Professional (SAP)

**Nadia Barati, M.D. (A121283)**  
Accepted Insurances: Aetna, Anthem Blue Cross, Cigna, Humana, Optum, Tri-Care  
Specialties: Abuse (Physical, Sexual, etc.), ADHD, Addiction Psychiatry, Anxiety and Panic Disorders, Bipolar, Brief Solution Focused, Co morbidity, Cognitive Behavioral Therapy, Cultural/Ethnic Issues, Depressive Disorders, Gay-Lesbian Issues, Medication Management, Mood Disorders, Obsessive Compulsive Disorder (OCD), Personality Disorders, Phobia, Post-Partum Depression, Post-Traumatic Stress Disorder, Psychotic Disorders, Schizophrenia/Schizoaffective Disorder, Somatoform Disorders, Women's Issues

**Kevin Jou, M.D. (A99554)**  
Accepted Insurances: Aetna, Anthem Blue Cross, Cigna, Humana, Optum, Tri-Care  
Specialties: ADHD, Anger Management, Anxiety and Panic Disorders, Bipolar, Cognitive Behavioral Therapy, Cultural/Ethnic Issues, Depressive Disorders, Grief/Bereavement, Medication Management, Mood Disorders, Obsessive Compulsive Disorder (OCD), Personality Disorders, Post-Traumatic Stress Disorder, Psychotic Disorders, Schizophrenia/Schizoaffective Disorder, Somatoform Disorders, Stress Management

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Monsour Counseling & Psychological Services

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Cassandra Silver, N.P. (NP95012192)
Accepted Insurances: Aetna, Anthem Blue Cross, Cigna, Humana, Optum, Tri-Care
Specialties: Abuse (Physical, Sexual, etc.), ADHD, Addiction Psychiatry, Adolescent Psychiatry, Anger Management, Anti-Psychotic Injectables, Anxiety and Panic Disorders, Bipolar, Brief Solution Focused, Chemical Dependency, Cognitive Behavioral Therapy, Crisis Intervention, Depressive Disorders, Dissociative Disorder, Eating Disorders, Grief/Bereavement, Medication Management, Mood Disorders, Obsessive Compulsive Disorder (OCD), Personality Disorders, Post-Partum Depression, Post-Traumatic Stress Disorder, Psychotic Disorders, Rape Issues, Schizophrenia/Schizoaffective Disorder, Somatoform Disorders, Stress Management, Women's Issues

Gabrielle Lewis, N.P. (NP95013910)
Accepted Insurances: Aetna, Anthem Blue Cross, Cigna, Humana, Optum, Tri-Care
Specialties: ADHD, Adolescent Psychiatry, Anti-Psychotic Injectables, Anxiety and Panic Disorders, Depressive Disorders, Medication Management, Mood Disorders, Obsessive Compulsive Disorder (OCD), Psychotic Disorders, Schizophrenia/Schizoaffective Disorder, Stress Management

Steven Allen, M.D. (A129366)
Accepted Insurances: Aetna, Anthem Blue Cross, Cigna, Humana, Optum
Specialties: Abuse (Physical, Sexual, etc.), ADHD, Addiction Psychiatry, Anger Management, Anti-Psychotic Injectables, Anxiety and Panic Disorders, Bipolar, Chemical Dependency, Co morbidity, Cognitive Behavioral Therapy, Compulsive Gambling, Crisis Intervention, Cultural/Ethnic Issues, Depressive Disorders, Detoxification, Dissociative Disorder, Divorce/Blended Family Issues, Eating Disorders, Family Therapy, Forensic, Geriatric Psychiatry, Grief/Bereavement, Group Therapy, Marriage and Family Therapy, Medication Management, Mood Disorders, Obsessive Compulsive Disorder (OCD), Occupational Issues, Personality Disorders, Phobia, Post-Partum Depression, Post-Traumatic Stress Disorder, Psychotic Disorders, Rape Issues, Schizophrenia/Schizoaffective Disorder, Somatoform Disorders, Stress Management, Suboxone, Substance Abuse Professional (SAP)

Find Your Balance, Center for Growth & Change, Inc.
15720 Ventura Blvd., Suite 420
Encino, CA 91436
Phone: (818) 927-0478
Website: www.findyourbalancecenter.com
Email: appointments@findyourbalancecenter.com
Offers Telehealth Services

Tony Akepengbe, PMHNP (NP778311)
Accepted Insurances: Aetna, Anthem Blue Cross, Cigna, MHN/HealthNet
Specialities: ADHD, anxiety, bipolar disorder, depression, OCD, PTSD
Individual Psychiatrists:

**Sachin Relia, M.D. (A119785)**  
Inland Psychiatry and Sleep  
8580 Utica Ave., Suite 200  
Rancho Cucamonga, CA 91730  
Phone: (909) 257-8809  
Website: https://www.inlandpsychiatryandsleep.com/  
Email: info@inlandpsychiatryandsleep.com  
Accepted Insurances: Aetna, Blue Cross, Blue Shield, Cigna, United Behavioral Health  
Specialties: adjustment issues, anxiety disorders, autism, mood disorders, sleep & psychiatric disorders  
Offers Telehealth Services

**Ann Park, M.D.**  
[Telehealth Only]  
Phone: (424) 272-5822  
Website: www.annparkmd.com  
Email: annparkmd@gmail.com  
Accepted Insurance: None; offers superbill  
Specialties: anxiety, depression, college women, stress management; Offers CBT groups  
Licensed CA, FL, NY

**Rebecca Kornbluh, M.D.**  
232 Harrison Ave., Suite C  
Claremont, CA 91711  
Phone: (909) 293-8385  
Website: https://rebeccakornbluh.com/  
Accepted Insurances: Out of network insurance and will provide superbill for PPO

**Melissa Frost, NP (13697)**  
[Telehealth Only]  
Glendora, CA 91741  
Phone: (626) 600-8543  
Website: http://frostmentalhealth.com/  
Email: Office@FrostMentalHealth.com  
Accepted Insurances: None (Cash only)  
Specialties: psychiatric mental health  
Offers Telehealth Services

**Sheela Masifi, M.D. (A154508)**  
3857 Birch St., Suite 3036  
Newport Beach, CA 92660  
Phone: (949) 287-8014  
Website: https://www.nurturepsych.com/  
Email: drmasifi@nurturepsych.com  
Accepted Insurances: Out of Network  
Specialties: codependency, LGBTQIA+ friendly, minority mental health (especially Asian or biracial), OCD, PTSD, social anxiety  
Offers Telehealth Services Only

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**Kenneth Etefia, M.D. (A108453)**  
1650 S. Amphlett Blvd., Suite 203 or 8500 Wilshire Blvd., Suite 520  
San Mateo, CA 94402 or Beverly Hills, CA 90211  
Phone: (650) 206-8932  
Website: [https://www.renaimed.com/](https://www.renaimed.com/)  
Email: assistant@dretefiamd.com or assistant@renaimed.com  
Accepted Insurances: None  
Specialties: ADHD, anxiety, child & adolescent psychiatry, depression, eating disorders, OCD, PTSD  
Offers Telehealth Services

**Nhlanhla Moyo, PMHNP-BC**  
1412 S. St., Suite 100  
Sacramento, CA 95811  
Phone: (916) 262-4890  
Website: [https://betterdayspsychiatricnursing.com/](https://betterdayspsychiatricnursing.com/)  
Email: moyo@betterdayspsychiatricnursing.com  
Accepted Insurances: Aetna, Blue Cross, Cigna, HealthNet/MHN, Humana, Medi-Cal, MultiPlan, Sutter Health Plus, United Behavioral Healthcare  
Specialties: ADHD, anxiety, bipolar disorder, depression, mood disorders, PTSD; sees children, adolescents, & adults  
Offers Telehealth Services

**Kevin Chun, M.D. (A160620)**  
1400 Quail St., Suite 210  
Newport Beach, CA 92660  
Phone: (949) 732-0254  
Website: [https://www.irvinecollegepsychiatry.com](https://www.irvinecollegepsychiatry.com)  
Email: kevinchunmd@irvinecollegepsychiatry.com  
Accepted Insurances: None  
Specialties: ADHD, anxiety, body image, Borderline Personality Disorder, cultural backgrounds, depression, eating disorders, LGBTQIA+, OCD, perfectionism tendencies, suicidality; combines psychotherapy with psychiatric services by offering ACT, CBT, & ERP; sees childrens & adults  
Offers Telehealth Services

**Cecilia Monari Lipira, M.D. (CA-171048, NY-285289)**  
[Telehealth Only]  
Phone: (646) 481-8116 [Call/Text]  
Website: N/A  
Email: doclipira@linden.sprucecare.com  
Accepted Insurances: None  
Specialties: General Psychiatry, Child & Adolescent Psychiatry, Reproductive Psychiatry; Individual, Family & Couples Therapy

*Disclaimer: Although we try our best to keep our referral list updated, please be sure to confirm with the provider(s) that you reach out to that they accept your insurance. If you have SHIP, please be aware that if you seek services from an out-of-network provider, that services will not be covered.*
Neuropsychological/ADHD Assessment Referrals (2022-2023)

*Monsour Counseling and Psychological Services is not endorsing these providers, but only providing a list of resources for students and the Claremont College Community. It is the responsibility of the student to ensure that providers take their insurance.

**Monica Hennon, Psy.D.**  
101 N. Indian Hill Blvd., Suite C1-200  
Claremont, CA, 91711  
Phone: (866) 200-9090  
Website: [https://arccounselingandwellness.com](https://arccounselingandwellness.com)  
Email: contact@arccounselingandwellness.com  
Preferred Contact Method: Phone  
Accepts: Cigna, Kaiser

**Monica Ellis-Blied, Ph.D.**  
250 West 1st St., Suite 214  
Claremont, CA 91711  
Phone: (909) 741-2849  
Website: [www.drblied.com](http://www.drblied.com)  
Email: drblied@drblied.com  
Preferred Contact Method: Email  
Accepts: Inland Empire Health Plan (IEHP), Medi-Care

**Melissa McMullin, Psy.D.**  
405 N. Indian Hill Blvd.  
Claremont, CA 91711  
Phone: (323) 345-1402  
Website: [aspiretherapycenter.com](http://aspiretherapycenter.com)  
Email: melissa@aspiretherapycenter.com  
Preferred Contact Method: Phone  
Accepts: Aetna, Cigna

**Marissa Hartel, Registered Psychological Assistant**  
101 N. Indian Hill Blvd., Suite C1-200  
Claremont, CA 91711  
Phone: (866) 200-9090

Website: [https://www.arccounselingandwellness.com](https://www.arccounselingandwellness.com)  
Email: contact@arccounselingandwellness.com  
Preferred Contact Method: Phone  
Accepts: Beacon Health, Medi-Cal

**Hannah Greenbaum, Ph.D.**  
1151 El Centro St., Suite B  
South Pasadena, CA 91030  
Phone: (323) 345-1402  
Website: [https://www.aspiretherapycenter.com](https://www.aspiretherapycenter.com)  
Email: om@aspiretherapycenter.com  
Preferred Contact Method: Email  
Accepts: Aetna, Cigna

**Grace Goodman, Psy.D.**  
95 N Marengo Ave.  
Pasadena, CA 91101  
Phone: (626) 585-8075 ext. 105  
Website: [https://flourishtherapy.care/](https://flourishtherapy.care/)  
Email: ggoodman@ifgd.care  
Preferred Contact Method: Email  
Accepts: None

**Angela Yi, Ph.D.**  
1420 N. Claremont Blvd., Suite 209C  
Claremont, CA 91711  
Phone: (909) 480-8065  
Website: [www.foothillsneuropsych.com](http://www.foothillsneuropsych.com)  
Email: angela.yi@foothillsneuropsych.com  
Preferred Contact Method: Email  
Accepts: Blue Cross, Medi-Care

*Disclaimer: Although we try our best to keep our referral list updated, please be sure to confirm with the provider(s) that you reach out to that they accept your insurance. If you have SHIP, please be aware that if you seek services from an out-of-network provider, that services will not be covered.*
Finding a Therapist

➢ Contact your insurance company
   o Call the phone number on your insurance card that says, “Behavioral Health Services,” “Mental Health,” or “Mental Health & Substance Use.” You can ask for a list of providers near you.
   o Your insurance company may have a website where you can search for in-network providers on your own by clicking, “Find a Provider” or “Find Providers.”
➢ There are online sites that therapists advertise on where you can search and find a therapist on your own.
   o www.PsychologyToday.com
   o www.GoodTherapy.org
   o www.FindATherapist.com
➢ You can always search for a nearby therapist on a search engine (e.g. Google, Yahoo, Bing, etc.).

Choosing a Therapist

In California, individuals with different credentials may be licensed to provide psychotherapy [See below under “Licensure”]. While it’s important that your therapist have knowledge and experience with the problems or concerns which you bring to them, it’s equally important that your therapist be a person with whom you feel comfortable and safe.

Connecting with a Therapist

It is sometimes a good idea to talk with at least two different therapists on the phone before deciding to work with someone. Starting therapy can bring up various emotions, with the initial few sessions potentially feeling somewhat uncomfortable due to discussing certain topics. Unless you feel quite uncomfortable after an initial meeting with a therapist, it may be beneficial to meet at least 2-3 times before switching to a different therapist.

1. Call several providers and leave them a voice message with your name and phone number if they do not answer, or else they may not know that you have called or for what reason.
   REMINDER: Set up your voice mail! (Or else providers can’t leave you a voicemail when they call back!)
   a. It’s recommended that you contact a few providers to get a sense of who they are, whether or not you would feel comfortable working with them, and who is taking new clients.
2. Questions that may be helpful to ask when talking to a therapist on the phone to make an appointment:
   a. What is your availability and how often are you able to see clients? (To see if their schedule matches yours)
   b. Do you take my insurance? If not, what is your fee? (To see if their fee is a reasonable price for you)
   c. Are you experienced in treating [topics or concerns that you want to address in therapy]? (To see if you are able to travel to that location)

After an initial meeting(s) with a therapist, reflect upon the experience and your reactions. You may ask yourself:
➢ What things did I like and not like about the session(s)?

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How comfortable and safe did I feel talking with this person?
Were all of my initial questions and concerns adequately addressed?
Do I think the therapist will be able to help me?
Do I want to see this therapist again?

**Consumer Rights**

When you look for a therapist, consider yourself a consumer, seeking to make an informed choice about the person you will hire to work with you. As a consumer, you possess certain rights, including but not limited to the right:
➢ To determine the qualities you want in your therapist
➢ To be heard, believed and treated with respect
➢ To say “no” to any of your therapist’s suggestions
➢ To freely discuss with your therapist any problems that arise in therapy
➢ To be satisfied by the services you receive
➢ To end a therapy relationship if it is not working for you

**Licensure**

There are many types of mental health professionals, each differing in their method of treatment, specialty, degree, etc. If you’re interested in working with a psychotherapist, the following table will provide a quick glimpse of some of the providers who are available:

<table>
<thead>
<tr>
<th>TITLE</th>
<th>DEGREE</th>
<th>SERVICES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Psychologist (Ph.D.) [Doctor of Philosophy]</td>
<td>Doctoral Degree</td>
<td>Psychologists may hold a degree in clinical psychology, counseling, education, or other specialties. They are trained to evaluate an individual's mental health using clinical interviews, psychological evaluations and testing. They can diagnose and provide individual and group therapy.</td>
</tr>
<tr>
<td>Psychologist (Psy.D.) [Doctor of Psychology]</td>
<td>Doctoral Degree</td>
<td></td>
</tr>
<tr>
<td>Licensed Marriage &amp; Family Therapist (LMFT)</td>
<td>Master’s Degree (M.A. or M.S.)</td>
<td>Marriage &amp; Family Therapists provide services to individuals, couples, or groups where interpersonal relationships are examined to achieve more adequate, satisfying, and productive marriage and family adjustments.</td>
</tr>
<tr>
<td>Associate Marriage &amp; Family Therapist (AMFT) [Completed Master’s but not licensed]</td>
<td>Master’s Degree (M.A. or M.S.)</td>
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</tr>
<tr>
<td>Licensed Clinical Social Worker (LCSW)</td>
<td>Master’s Degree (M.A. or M.S.)</td>
<td>A Clinical Social Worker will typically have completed a masters degree in social work (M.S.W.) and carry the LCSW designation if they are doing psychotherapy. They are trained to make diagnoses, provide individual and group counseling, and provide case management and advocacy services.</td>
</tr>
<tr>
<td>Associate Clinical Social Worker (ACSW) [Completed Master’s but not licensed]</td>
<td>Master’s Degree (M.A. or M.S.)</td>
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<tr>
<td>Licensed Professional Clinical Counselor (LPCC)</td>
<td>Master’s Degree (M.A. or M.S.)</td>
<td>Licensed Professional Clinical Counselors identify and remediate cognitive, mental, and emotional issues, including personal growth, adjustment to disability, crisis intervention, and psychosocial and environmental problems. They are trained to diagnose and provide individual and group counseling.</td>
</tr>
<tr>
<td>Psychiatric Mental Health Nurse (PMHN)</td>
<td>Master’s Degree (M.S.)</td>
<td>Most psychiatric nurses are trained first as a regular registered nurse (R.N.), but get specialized training in psychiatry and some forms of</td>
</tr>
</tbody>
</table>

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Psychiatric Mental Health Advanced Practice Registered Nurse (PMHAPRN)
Clinical Nurse Specialist (CNS)
Certified Nurse Practitioner (CNP)
Doctorate of Nursing Practice (DNP)

Psychiatrist (M.D.) [Doctor of Medicine]
D.O. [Doctor of Osteopathic Medicine]

Doctoral Degree (Ph.D.)
A psychiatrist is a medical doctor with specialized training in the diagnosis and treatment of mental and emotional illnesses. They can diagnose mental health conditions and prescribe and monitor medications. Few may also provide psychotherapy. (Family doctors often prescribe medications for mental health concerns, but do not have specialized training or background in treating mental disorders.)

Expectations & Ups and Downs in Therapy
Although people go to a therapist in order to feel better, the work they do in therapy is often difficult and painful at times. You may experience feelings of intense fear, sadness, anger, guilt, shame, and even love as you work with your therapist. The presence of these feelings can make therapy confusing or frustrating. At such times it is often helpful to discuss your feelings about therapy with your therapist. Feel free to ask questions. Usually, a candid discussion about what is happening in therapy can resolve much of the confusion or frustration.

In the unlikely event that your therapist does something that feels extremely inappropriate or harmful (such as verbal abuse, unwanted intrusive physical contact, or sexual advances), you may contact one of the following state licensing boards to discuss the situation or file a complaint:

Board of Behavioral Science Examiners
(916) 574.7830

Medical Board of California
(916) 263.2382

Board of Psychology
(916) 263.2699

Therapy Doesn’t Include Sex: https://www.dca.ca.gov/publications/protherapy.shtml

Paying for Therapy
Often times, ongoing psychotherapy (more than a few sessions) is needed to create lasting change. Therefore, therapy can be expensive. Before starting services with a therapist, it is best to determine whether or not you would want to see a therapist who is “in-network” or “out of network” [Refer to “In-Network vs. Out-of-Network Providers” below], and whether or not it makes sense for you financially. It’s best to start with a therapist who you’ll be able to continue ongoing services with, so that there won’t be interruptions in treatment due to financial concerns.

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When you contact a therapist, feel free to ask questions about their fees and be sure you understand how payment is to be handled. Some therapists will give you a superbill to submit to your insurance company, but will expect to be paid directly by you at the end of each session. Be sure to review your insurance coverage before beginning therapy. Policies vary tremendously along a number of different dimensions: how much they will reimburse for each session, the total amount they will pay during a coverage period, and the credentials your therapist must have in order to be reimbursed. Some policies identify “preferred providers” in your area who are reimbursed at a higher rate than other mental health providers. Also be aware that your insurance company will reimburse treatment costs only if the nature of the mental health condition you are being treated for has been disclosed to it by your therapist. Feel free to ask your therapist what specific information about you will be given to the insurance company.

**In-Network vs. Out-of-Network Providers**

<table>
<thead>
<tr>
<th>Pros</th>
<th>In-Network Providers</th>
<th>Out-of-Network Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Possible)</td>
<td><em>More affordable</em></td>
<td><em>More availability</em></td>
</tr>
<tr>
<td></td>
<td><em>Not having to take care of billing</em></td>
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</table>

<table>
<thead>
<tr>
<th>Cons</th>
<th>In-Network Providers</th>
<th>Out-of-Network Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Possible)</td>
<td><em>Longer wait times due to less availability</em></td>
<td><em>Higher costs for services</em></td>
</tr>
<tr>
<td></td>
<td><em>Limited selection/choices</em></td>
<td><em>Need to figure out insurance reimbursement (e.g. submit Superbill/receipt from provider to insurance)</em></td>
</tr>
<tr>
<td></td>
<td><em>May need approval from Primary Care Physician (PCP) before seeing a specialist</em></td>
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</tr>
</tbody>
</table>

An “in-network” provider is someone (e.g. doctors, therapists, facilities, pharmacies, labs, etc.) who has a contract with a specific insurance company to provide services at a specific rate to the insurance company’s members. Insurance members then pay the deductibles, co-pay, or co-share when seeking treatment, and the rest is covered by the insurance company based on a pre-negotiated price with the provider.

An “out-of-network” provider is someone who is not contracted with an insurance company, and there are no pre-negotiated rates or contracts between the insurance company and the provider. Insurance members will likely have to pay the provider’s full-fee upfront before personally seeking reimbursement from their insurance company. Rate of reimbursement, if any, will depend on each individual’s specific insurance plan within the insurance company. Prior to seeing a provider who is out-of-network, it is best to contact your insurance company to ask about your insurance plan’s coverage for out-of-network providers.

If you have SHIP, you can get answers to your questions about your SHIP insurance (e.g. terms and definitions, how SHIP works, how to find an off-campus in-network provider, medical benefits, etc) here: [https://services.claremont.edu/student-health-services/wp-content/uploads/sites/13/2018/07/How-SHIP-Works.pdf](https://services.claremont.edu/student-health-services/wp-content/uploads/sites/13/2018/07/How-SHIP-Works.pdf)

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Terms to Know (When Dealing with Insurance)
❖ **Claim:** A request for payment (e.g. bill) that you or your health care provider submits to your health insurance for services (e.g. illness/injury) that you think are covered.

❖ **Coinsurance:** The percentage of costs that you pay for a covered health care service. You pay coinsurance plus any deductibles you owe.

   Example: if your insurance plan’s allowed amount for an office visit is $100 and you’ve met your deductible, your coinsurance payment of 20% would be $20. The health insurance or plan pays the rest of the allowed amount.

❖ **Copay:** A fixed amount (e.g. $20) you pay for a covered health care service when you receive the service, after you’ve paid the deductible. The amount can vary by the type of covered health care service.

❖ **Deductible:** The amount you pay out-of-pocket for health care services that your insurance covers before your insurance starts paying. The deductible may not apply to all services.

   Example, if your deductible is $1000, your insurance company won’t pay anything until you’ve paid/spent $1000 for covered health care services subject to the deductible.

❖ **Exclusions/Excluded Services:** Specific conditions/situations or health care services that are not covered by the insurance/plan.

❖ **Out-of-Pocket Maximum:** The most you’ll pay toward your healthcare in a given plan year. After you spend this amount on deductibles, copayments, and coinsurance, your health plan pays 100% of the costs covered benefits, but does not include your monthly premium or co-pay.

   For example, If you have an insurance plan with an out-of-pocket maximum of $5000, once you’ve reached that amount, the insurance company picks up 100% of the costs for the rest of the plan year (excluding co-pays).

❖ **Preferred Allowance (PA):** The negotiated amount payable for in-network providers.

❖ **Premium:** The monthly amount you pay for your health insurance plan.

❖ **Superbill:** A detailed receipt of the services you received, typically including the therapist’s information (e.g. name, contact information, license number, office location, provider identification number, etc.), your information (e.g. name, date of birth, insurance information), dates of sessions, fees charged, diagnosis, etc.

Additional terms can be found on: https://www.healthcare.gov/glossary/

(Some) Types of Healthcare Plans
❖ **Exclusive Provider Organization (EPO):** A healthcare plan where services are covered only if you go to the doctors, specialists, or hospitals in the plan’s network (i.e. in-network provider), except in an emergency.

❖ **Health Maintenance Organization (HMO):** A healthcare plan where services are covered only if you go to the doctors, specialists, or hospitals in the plan’s network (i.e. in-network provider), except in an emergency.

❖ **Preferred Provider Organization (PPO):** A healthcare plan where you have the option of using an in-network provider, but can also use an out-of-network provider for a higher cost.

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