

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
- Didi Hirsch 24-hour Crisis Line: 1-877-727-4747 (en español: 1-800-628-9454)
- 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

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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:
 - o 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/>
Email: N/A

Rose City Center

595 E. Colorado Blvd., Suite 418
Pasadena, CA 91101
Phone: (626) 793-8609
Website: <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/>
Email: info@choices.care
[DBT treatment]

Westminster Center

867 E. Atchison St.
Pasadena, CA 91104
Phone: (626) 798-0915
Website: <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
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/>
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/>
Email: admissions@fuller.edu

Open Path Psychotherapy Collective

Website: <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

Heather Kurera, D.O.

Email: 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
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 or 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 or assistant2@mentalwellnesspartners.com
Accepted Insurances: Aetna, Blue Cross Blue Shield (Anthem), Cigna, HealthNet/MHN, Magellan, United Behavioral

Eleya Hicks, NP

Email: assistant@mentalwellnesspartners.com or assistant2@mentalwellnesspartners.com
Accepted Insurances: Aetna, Blue Cross Blue Shield (Anthem), Cigna, HealthNet/MHN, Magellan, United Behavioral

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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

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Chino Valley Community Health Center

13193 Central Ave., Suite 200

Chino, CA 91710

Phone: (909) 902-9111

Website: 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/>

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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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

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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
Specialities: 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

Specialities: 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)

Specialities: 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

Specialities: codependency, LGBTQIA+ friendly, minority mental health (especially Asian or biracial), OCD, PTSD, social anxiety

Offers Telehealth Services Only

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Neuropsychological/ADHD Assessment Referrals (2022-2023)

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Monica Hennon, Psy.D.

101 N. Indian Hill Blvd., Suite C1-200

Claremont, CA, 91711

Phone: (866) 200-9090

Website:

<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

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

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/>

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/>

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/>

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

Email: angela.yi@foothillsneuropsych.com

Preferred Contact Method: Email

Accepts: Blue Cross, Medi-Care

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Therapy 101

Finding a Therapist

- Contact your insurance company
 - 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.
 - 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.
 - www.PsychologyToday.com
 - www.GoodTherapy.org
 - 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]?
 - d. Where is your office located? (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:

TITLE	DEGREE	SERVICES
Psychologist (Ph.D.) [Doctor of Philosophy] (Psy.D.) [Doctor of Psychology]	Doctoral Degree	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.
Licensed Marriage & Family Therapist (LMFT) Associate Marriage & Family Therapist (AMFT) [Completed Master’s but not licensed]	Master’s Degree (M.A. or M.S.)	Marriage & 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.
Licensed Clinical Social Worker (LCSW) Associate Clinical Social Worker (ACSW) [Completed Master’s but not licensed]	Master’s Degree (M.A. or M.S.)	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.
Licensed Professional Clinical Counselor (LPCC)	Master’s Degree (M.A. or M.S.)	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.
Psychiatric Mental Health Nurse (PMHN)	Master’s Degree (M.S.)	Most psychiatric nurses are trained first as a regular registered nurse (R.N.), but get specialized training in psychiatry and some forms of

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<p>Psychiatric Mental Health Advanced Practice Registered Nurse (PMHAPRN)</p> <p>Clinical Nurse Specialist (CNS)</p> <p>Certified Nurse Practitioner (CNP)</p> <p>Doctorate of Nursing Practice (DNP)</p>	<p>Doctoral Degree (Ph.D.)</p>	<p>psychotherapy. They can provide assessment, diagnosis and therapy for mental health conditions or substance use disorders, depending on their education, training, and experience. In some states, they are also qualified to prescribe and monitor medications. Requirements also vary by state as to the degree of supervision necessary by a licensed psychiatrist.</p>
<p>Psychiatrist (M.D.) [Doctor of Medicine]</p> <p>D.O. [Doctor of Osteopathic Medicine]</p>	<p>Medical Degree</p>	<p>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.)</p>

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/proftherapy.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

	In-Network Providers	Out-of-Network Providers
(Possible) Pros	*More affordable *Not having to take care of billing	*More availability *More selection/choices (Can see any provider)
(Possible) Cons	*Longer wait times due to less availability *Limited selection/choices *May need approval from Primary Care Physician (PCP) before seeing a specialist	*Higher costs for services *Need to figure out insurance reimbursement (e.g. submit Superbill/receipt from provider to insurance)

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>

*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.

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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