

# When You Can't Find a Therapist Using Insurance



Guide to insurance for mental health care.

## Step 1:

**Call your insurance company.** Look for the mental health phone number on your insurance card or online. Ask what they will do to help.

## Step 2:

**Advocate for a solution.** You should have several options if you can't find a therapist. Here's what you might expect:

- Insurance company provides additional provider lists
- Single case agreement
- Pay a therapist out of pocket (and bill the insurance company for reimbursement)

## Your Options

### 1. Insurance Company Provides a Solution

If you can't find an adequate provider who takes your insurance, the insurance company may provide you an alternate solution. For example, they may have an agreement with another company to share therapists. Kaiser Permanente does this regularly.

### 2. Negotiate a Single Case Agreement

A single case agreement is when your insurance company agrees to pay a therapist who doesn't usually accept your insurance. The therapist has to agree to accept what the insurance company will pay and be willing to work with them. You'll also want to ask the insurance company if there are any limits on how long the agreement will last.

### 3. Pay a Therapist on Your Own

Sometimes called out-of-network or self pay, you always have the option not to use your insurance. You can ask the therapist if they offer a "sliding scale," or a slightly reduce rate, to make their services more affordable. You may also be able to bill your insurance company for some of your expenses.

## Know Your Rights

You have the right to find a therapist who accepts your insurance within 10 days and a reasonable distance from your home. You should also be able to access a specialist when needed. Remind your insurance company of your rights and consider filing a complaint if they aren't helping you get adequate care.

## Get Help

For additional assistance working with your insurance company to resolve coverage issues, the Health Consumer Alliance (HCA) may be able to help.

[HealthConsumer.org](https://www.healthconsumer.org)  
888-804-3536