



Cornell University

How to Find an Off-Campus Mental Health Provider

How do I find an off-campus provider?

There are several ways to find a therapist or psychiatric provider outside of Cornell Health.

1. Search on Psychology Today:

Go to [psychologytoday.com](https://www.psychologytoday.com) and use the "Find a Therapist" function.

Therapists and psychiatric providers submit a blurb about themselves and a picture, so you can visualize them and get an idea of how they work. Some even offer a short introductory video clip. You can filter based on preferences like health insurance accepted, location, issues you are looking for support with, and many other criteria.

Telehealth options have greatly expanded recently and students on Cornell's Ithaca campus can now access providers throughout all of New York State. Keep this in mind when entering the "location" in your search (e.g. you can enter "New York" as the location and see providers from across the state).

2. Try one of these other search engines:

- Association for Behavioral and Cognitive Therapies: [findcbt.org](https://www.findcbt.org)
- Good Therapy: <https://www.goodtherapy.org>
- Innopsych (therapists of color): [innopsych.com/findatherapist](https://www.innopsych.com/findatherapist)
- Open Path Psychotherapy Collective: [openpathcollective.org](https://www.openpathcollective.org)
- Therapy for Black Girls: [therapyforblackgirls.com](https://www.therapyforblackgirls.com)
- ThrivingCampus: [thrivingcampus.com](https://www.thrivingcampus.com)
- Zencare: [zencare.co](https://www.zencare.co)

3. Visit your insurance plan's website:

Many insurance plan websites have a "find a provider" function where you can search for mental health professionals who are "in-network" with your insurance company. If you are a Student Health Plan (SHP/SHP+) member, you can [search for Aetna providers here](#) or consider accessing a provider through [Teladoc](#).

4. Call the Member Services phone number on the back of your insurance card:

Ask them to send you a list of in-network therapists near you (or in your state, if you are seeking telehealth services). If you are a Student Health Plan (SHP/SHP+) member, you can [download your insurance card here](#).

5. Ask CAPS for assistance with referrals:

If you would like assistance connecting with a mental health provider off campus, Counseling &

Psychological Services (CAPS) can help. Please visit our [Mental Health Referrals page](#) to learn how to find an off-campus counselor/therapist and/or a prescriber of psychotropic medications.

What is covered by my insurance?

You will get the most cost-effective care when seeing a provider who is “in network” (or a “participating provider”) with your insurance. Before your first appointment, you will want to verify if the provider is in-network with your plan. You can ask the provider if they “accept” your insurance. Alternatively, the best source for information about your coverage and benefits is your insurance plan information / website.

If you are a Student Health Plan (SHP or SHP+) member, visit Cornell’s [Student Health Benefits](#) website for information about your plan. Students on SHP have a \$10 copay for mental health visits with [participating providers](#); SHP+ members have no copay. If you have questions about your plan coverage, you can call Aetna Student Health (which manages SHP/SHP+) at 800-859-8475.

If you visit an out-of-network provider, you may be eligible for partial reimbursement from your insurance company at an out-of-network rate (check with your insurance plan for details). Typically, you will have to pay for the services in full at the time of care and then submit a claim to your insurance plan for possible reimbursement (sometimes a provider will submit it for you). If you are a SHP/SHP+ member, you can learn how to [submit claims here](#).

When looking into your insurance benefits, you may want to ask your insurance company the following questions:

- Do I have mental health benefits?
- What is the yearly deductible, and does it apply to mental health benefits? (this is the amount you pay out-of-pocket before insurance kicks in)
- Is there a separate deductible for in-network vs out-of-network providers?
- What do the benefits cover?
- How can I find an in-network provider?
- Do I have out-of-network benefits? How much does my plan cover, and how much is my responsibility?

If finances are a concern, you can also ask providers if they offer a sliding scale payment rate. Some of them are willing to do this for a few clients.

What should I look for when seeking the right therapist for me?

Licensed counselors and therapists can have various types of degrees and licenses (PhD, PsyD, LICSW, LCSW, LMHC, LMFT, LPC). Unless you have a specific idea of what you are looking for based on previous experiences, the connection with the therapist tends to be the most important factor, rather than the provider’s degree.

What do I say when I contact a therapist?

Many providers now allow you to email or send a message to them through their website. Others will ask you to call. If you call a therapist, you will probably have to leave a voicemail. There are a few pieces of information you will want to provide when you contact them:

- Your name
- A little bit about yourself (e.g., that you are a student at Cornell)
- What services you are looking for (e.g., treatment for depression)

- Your insurance provider
- How you got their information (e.g., psychologytoday.com)
- Ask if they are accepting new clients
- Ask if they are offering therapy via telehealth, or in-person
- Your contact information
- Good times to call/contact you back

Here is a sample message:

"Hi, my name is _____ and I am a student at Cornell. I have been experiencing some symptoms of depression lately and I'm interested in beginning therapy so I can work on this. I have Aetna insurance. I got your name from Cornell's counseling center. Are you accepting new clients at this time? You can reach me at XXX- XXX-XXXX and it's fine to leave a voicemail. Again, that's XXX- XXX-XXXX. I'm looking forward to speaking with you soon."

Make sure your voicemail box is set up and can accept messages so the provider can leave you a voicemail if needed. Be sure to answer calls from unknown or blocked numbers when you are waiting for a call back.

Off-campus providers may not always return your call or email, or they will say they are "full" and unable to take new clients. It may also take therapists a couple of days to get back to you, so don't worry if you don't hear back right away. We recommend reaching out to at least four providers you are interested in on the same day, as opposed to calling one at a time and waiting to hear back before you call the next therapist. The more clinicians you contact, the better your chance of finding someone.

When you connect with a counselor, you can (if you wish) ask them a little bit about themselves and how they work. If you know what you're looking for (e.g., type of therapy, personality style), you can share that with them too. This is definitely not necessary, but if you know your preferences it can help you to find a good match with someone sooner and avoid wasting time meeting with other providers. Many therapists will actually offer a free consultation to talk briefly about what you are looking for and what they offer. Otherwise it can be helpful to set up an initial appointment with a couple of providers to experience and "feel" who is the best fit.

What can I expect at the first appointment?

At your first appointment, your therapist will ask you to tell them more about what brought you to therapy. They will likely also ask some general questions to get to know you as a person and contextualize your concerns. For example, they might ask you to say a little about your general symptoms (e.g., difficulty sleeping, changes in appetite), hobbies and interests, family history, substance use, goals for treatment, whether you've been having thoughts about hurting yourself or anyone else, and any other relevant information.

Many therapists will also share a little bit about how they generally work as a therapist (e.g., do they work in a very structured way? Do they tend to assign practice to do outside of session? Do they let you lead the way and work in a more supportive, less directive role?). This sometimes varies depending on what you want as a client and the problem(s) you wish to address.

What if I don't like the therapist?

We cannot guarantee the match and quality of care students receive from private providers, and it is important for you to make a choice that works for you. Sometimes the first provider you meet is the right one for you, but at other times that is not the case.

If you have a concern that you think could be improved upon, you can bring it up to the therapist. Many therapists are very open to feedback and want to work with you to make you feel comfortable. However, if you just don't like the person, you can tell them that you don't think they are a good fit for what you're looking for. Therapy can be an emotionally intimate experience and it is important that you feel comfortable with your therapist. The right match between a client and a therapist/psychiatrist can be very important in contributing to effectiveness of treatment and care.

Sometimes, people's styles and personalities just don't click. While it's annoying to have to start this process over, don't give up! If you are unable to find an off-campus provider who you connect with, or feel that your needs are not being adequately met off campus, please refer to our [Mental Health Referrals page](#) for information about contacting CAPS for assistance.