





#### insurance

You either have the Oxy Student Health Insurance Plan (Aetna) or another form of insurance. If you're not sure of your insurance carrier, reach out to Emmons at emmons@oxy.edu.

Do you have the means to pay for therapy out of pocket, or will you need it to be fully or partially covered by insurance? To find out more about your health insurance benefits, call the 800 number on the back of your insurance card or log in to your insurance's web portal to see your plan details.

COST

#### Questions to ask your insurance about costs:

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- How many appointments am I eligible for?
- What mental health services are included? •
- If I choose to go on medication, are my prescriptions covered? •
- Is there a copay, and how much is it? •
- Do I have out-of-network benefits?
- How do I submit a claim and how much will my insurance cover if I have to pay out of pocket?

# Therapist

- When you call your insurance provider, ask for a list of names of talk therapy providers on their insurance panel.
- Look for LCSW, LMFT, Pys.D, LP or LPCC credentials
- You can call or email your therapist directly to see how much each session will cost
- Many offer a free brief consultation to make sure the therapist is a good fit
- Scan the QR code to the right for therapist directories and more tips!

# www.oxy.edu/emmons

### Emmons

- Summer Hours begin 5/28
- By appointment only: call (323) 259-2657



