

Navigating Your Mental Health While in College

Here is a script you can use to call your health insurance provider. You typically find the number to call on the back of your health insurance card. You say the parts in **blue** and **red**. If you feel nervous calling, **write out the red parts prior to making the call.**

Have your insurance card (or a copy of it) in front of you as you call!!! You also might want to have pen and paper handy to write down their responses!

Hello. My name is (State your name.)

I am calling to ask if I have out-of-network mental health benefits.

You will likely be asked to provide information on the card including your **account number**, the **group number**, and also **your address**. If this plan is through one of your parents, you may need **their date of birth**.

If the answer is YES, you may also want to also ask:

- Is there a deductible for out-of-network benefits? How much is the deductible?
- What is the percentage of coverage for out-of-network charges?
- How do I submit the charges and get reimbursed?
- Could you please send me an email with this information?

My email address is (State email address.)

If the answer is NO, ask:

- Can you please tell me the website address to look for in-network providers?

Thank you very much.