

## **Mental Health: Finding the Help You Need**

At some time in our lives, we may feel overwhelmed and may need help in dealing with our very human problems. According to the National Institute of Mental Health, in a given year approximately one in four adults or more than 60 million Americans have a diagnosable mental health problem and need help dealing with feelings and problems that seem beyond their control- problems with a marriage or relationship, a family situation, or dealing with losing a job, the death of a loved one, depression, stress, anxiety, or substance abuse. Those losses and stresses of daily living can at times be significantly debilitating.

Sometimes we need outside help from a trained, licensed professional in order to work through these problems. Through therapy, psychotherapists help millions of Americans of all ages live healthier, more productive lives. Asking for help is a sign of strength and health. One should consider psychotherapy for yourself or a covered family member if:

- You feel an overwhelming and prolonged sense of helplessness and sadness, and your problems do not seem to get better despite your efforts and help from family and friends.
- You are finding it difficult to carry out everyday activities: for example, you are unable to concentrate on assignments at work, and your job performance is suffering as a result.
- You worry excessively, expect the worst, or are constantly on edge.
- Your actions are harmful to yourself or to others: for instance, you are drinking too much alcohol, abusing drugs, or becoming overly argumentative and aggressive.
- Your child has persistent maladaptive behaviors, thoughts, or feelings.

If you are planning on using your POMCO health benefits to help cover the cost of treatment, services must be provided and billed by a medical doctor (psychiatrist), licensed psychologist (Ph.D. or Psy.D.), or a registered licensed clinical social worker. Or it may be billed by a Hospital or a mental health facility, physician's corporation or clinic for the services of a licensed psychiatrist, licensed psychologist, or a registered licensed clinical social worker. No other providers are covered for outpatient psychotherapy. There are many psychotherapists with other degrees and training that are not covered by POMCO at this time.

For substance abuse treatment, outpatient services rendered by an approved substance use disorder facility would be covered similarly.

In-network benefits by a preferred provider are covered 100% of allowed charges after Network co-payment. Out-of-network benefits with an approved professional listed above would cover 80% of allowed charges (which is usually much less than the full fee) and would involve first paying a deductible and other limits may apply.

Benefits are not payable for care that is primarily directed at raising the level of consciousness, social enhancements, retraining, professional training or counseling limited to everyday problems of living, marriage counseling, family counseling, sex therapy, or support groups. However there are times where one member of the couple or family is designated as the covered patient. A diagnosis from the DSM IV must be provided by the provider for services to be covered. Most issues that one would seek help for would fit into one of these diagnoses. This is something they will discuss with you.

## **How to find help**

If you are considering the need for psychotherapy for you or a covered family member you have a number of options for a first step.

- 1) Call Employee Assistance Program (EAP) at 1-800-666-5327-(A future newsletter will discuss EAP in more depth.) This is often the best first step if you are unsure of how to proceed.
- 2) Call Health Advocate at 1-866-695-8622 (see previous newsletter).
- 3) Call NYSUT Social Services at 1-800-342-9810 (ext. 6206)
- 4) Call POMCO (or Aetna) or see list of Preferred Providers via the website. Please note that you should always ask the provider to confirm that they are still participating in the plan, as the lists are often out of date.
- 5) Ask for referrals from your friends, family, colleagues, religious professional, or physician etc. Although these therapists may not be on the preferred provider list, often they will negotiate a lower fee or they may even apply to be a preferred provider. As with other out of network treatment, you will generally pay the fee directly and then file with POMCO for a possible smaller covered portion.

Before establishing a relationship with any mental health professional, make certain the person has training and experience in your area of concern -- be it alcohol, depression, gambling, child therapy, or marriage counseling etc. Certain disorders are best addressed through particular methods, such as cognitive behavior therapy for OCD, and this is something you should discuss. At times, medication may be a part of the treatment and this would require a consultation with a physician (psychiatrists are physicians). It is OK to ask for a therapist of a particular gender, age, or cultural or religious background although this is most often less important than the therapists' training and experience.

What's most important, in addition to their training and experience, is that the therapist is someone you feel comfortable talking honestly to, and is someone who seems to care about your well-being. If your first consultation doesn't feel right, be honest about that and seek a different referral.

As the well known and influential psychoanalyst Harry Stack Sullivan once wrote, "All of us are much more human than otherwise".

submitted by Michael Hardiman 11-26-11