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## **NO INSURANCE AND PAYING “OUT-OF-POCKET”**

- Examining your monthly budget to determine how much you can reasonably afford to pay per session is vital.
- If you are going to pay for counseling without insurance, know that some providers offer sliding scale fees that are lower than the full fee. Sliding scale fees are usually reserved for those in financial difficulty. These openings often fill quickly and not every provider offers them, so be sure to ask if you think you might qualify for a lowered fee.
- If you do not have mental health coverage, or cannot afford therapy due to other factors, you may qualify for free services through the Probono Center. You can visit their webpage at <https://probonocounseling.org> to learn more, or call 410-825-1001 to complete a confidential phone interview.
- If you need assistance applying for insurance you can email [SUcares@Salisbury.edu](mailto:SUcares@Salisbury.edu) to speak to the case manager for Student Affairs.

## **SCHEDULING AN APPOINTMENT WITH AN OFF-CAMPUS PROVIDER**

When calling an off-campus provider, be prepared to leave a voicemail. You may want to call more than one provider so that you can find the right fit for you. When calling, have the following things on hand: your insurance card, your schedule and a pen/paper for writing down information provided during the call. While you are likely to experience a good “fit” with the first therapist you see, some people schedule a single session with more than one provider to find the best fit before engaging in ongoing counseling.

**When leaving a voicemail for a potential counselor, share the following information:**

- Your name
- That you are calling to schedule an initial therapy appointment
- Your insurance plan (if applicable)
- Days/times you are available for a return call
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