



## Three Referral Tips for PCPs Referring Children to Mental Health Providers

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Most of the expert advice on how primary care providers (PCPs) ought to refer patients to mental health specialists has focused on how to talk to patients so that they do not feel stigmatized. The best discussions with families may be for naught however if there is no concurrent strategy to know which providers are actually available.

The problem is that patients want to use their insurance, but most mental health clinicians do not accept most insurances. In contrast to primary care, most mental health clinicians accept few insurance plans, and many accept none. There are three steps you can take to try to make this process successful.

### **(1) Find out what insurance patients have**

Families not only want to use their insurance that they pay premiums for, many families MUST use their insurance because they cannot afford it otherwise. If no provider accepts their insurance, their children may often receive no care at all.

*You should not refer a patient to a provider who does not accept their insurance unless the parents have told you that they are willing to pay out pocket.* Participation in insurance networks (or lack of participation) drives everything in the mental health industry because of the economics.

### **(2) Prepare families for the shock: Warn them that their choices may be limited**

In Louisiana, and in many other states, most mental health providers do not accept insurance because it reimburses them at such low rates that it is difficult to run a business.

For example, an MD in private practice who is out-of-network typically charges \$150 for a half-hour medication management visit. Medicaid reimburses MD's only \$42.80 for that same visit, and commercial plans reimburse on average approximately \$68. Seeing a high volume of patients rapidly is not great care in psychiatry, so the math of the economics is not difficult to figure out. An LSCW or LPC psychotherapist who is out-of-network charges \$100-\$120 for each 55-minute weekly counseling session. Medicaid reimburses only \$69.15 and commercial plans reimburse on average approximately \$80.

When you do a search on the Kid Catch directory for MDs who accept Medicaid, the result shows only eight doctors. But two of them work at mental health rehabilitation centers that have restrictive entry requirements, and another one does not accept new patients. Because of the economics, there are essentially five MDs in the entire New Orleans area who accept Medicaid for child psychiatry.

### **(3) Find a list of providers who accept the patients' insurance**

You have two options to find lists.

**(a) Obtain the list of in-network providers directly from the insurance company.** You or the child's parent can conduct an internet search for the provider directory. For example, for Aetna insurance, conduct a search for "Aetna provider directory." When you land on the directory, look for filters to narrow the search by patient age and type of provider. Print out the list.

Some insurance companies have multiple types of plans (PPO, HMO, and specialty plans for certain employers), and you may not know which directory to search through. In that case, ask the patient to call their insurance company and request a list of providers.

Provider lists from insurance companies will be comprehensive, but they have a big problem with being accurate. I published a study in 2018 that showed that 75% of the providers listed in Medicaid directories across the state of Louisiana was a phantom network, meaning 75% of the individuals listed were duplicate listings, providers who would not accept new patients, or providers who used to be in network but were no longer (Scheeringa et al., 2020).

**(b) Search in the Kid Catch directory at [www.kidcatch.org](http://www.kidcatch.org).** The Kid Catch directory is more comprehensive and more flexible than insurance directories. The Kid Catch directory allows you to search by insurance but also by type of problem and by location. The directory also includes all known providers who do not accept insurance, so you have another resource in case you cannot find a good provider who accepts your patient's insurance. A potential limitation of our directory is that it is difficult to keep the directory up to date with insurance affiliations, providers closing their practices, and new providers opening practices. We work constantly to keep the directory up to date, but there are over 500 mental health clinicians in the New Orleans area to track.

Lastly, wouldn't it be great if you knew not only which providers accepted which insurance, but also which providers were the good ones in your community, and you trusted that they knew how to treat your patient's particular problems? That is a more difficult problem to solve and it is a nation-wide problem. Kid Catch has started to tackle that problem with the Treatment Tracker initiative. We hope to have some early results to share about that in the future.

### **Literature Cited**

Scheeringa MS, Singer AM, Mai AT, Miron D. (2020, early online 10/26/18). Access to Medicaid Providers: Availability of Mental Health Services for Children and Adolescents in Child Welfare in Louisiana. *Journal of Public Child Welfare* 14(2):161-173, doi 10.1080/15548732.2018.1537904.

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