

Clinical Psychology Graduate Student Mental Health Benefit

The primary mental health resource for Notre Dame students is the University Counseling Center (UCC). However, because the UCC is a practicum training option for graduate students in the clinical-science area of the Department of Psychology, receiving mental-health care at the UCC is a potential conflict of interest. Therefore, an alternative for clinical-science students to seek mental-health care is provided.

Procedures for clinical-science area psychology graduate students who (a) have their healthcare insurance through the University and (b) want to seek psychological services from an off-campus provider are listed below.

Students whose healthcare insurance is through another provider (e.g., they are covered by a spouse's policy) should follow the same procedures, starting with Step 3 except (a) in Step 2, they would ask the provider to submit the bill to their health insurance company, not Aetna and (b) in Step 3, the ND Health Advocate does not assist with problems with private insurance.

1. Students contact Connie Morrow, the Insurance Coordinator at the University Health Services (cmorrow@nd.edu or 1-1882), mention that they are a clinical psychology graduate student, provide their name and the name of their provider.

She will then contact Aetna and authorize visits for that school year.

2. Students may then go to a community MHC provider of their choice and ask the provider to submit the bill to Aetna.
3. Co-pays and any other out-of-pocket expenses should be applied to the deductible until the limit is reached and students should receive (an) Explanation(s) of Benefits (EOBs) documenting this for each visit. If this does not occur, students should contact the insurance company to inquire into the matter. If this does not resolve the issue, students should contact the ND Health Advocate for assistance: <http://hr.nd.edu/benefits/health-advocate/>
4. Whenever students want to be reimbursed, they contact Michelle LaCourt in the College of Arts and Letters (1- 7340) and arrange to show her the EOB(s). This can be done by making an appointment to meet in person or using secure e-mail to send the EOB(s), whichever students prefer.
5. When Michelle LaCourt sees/receives an EOB, she will make a record of the date of service and process a payment in the amount of the out-of-pocket expense until the maximum of \$500 has been reached. To protect students' confidentiality, she will then delete any and all e-mails associated with the transaction and empty the trash.

The advantage of making an appointment is that the student remains in possession of the EOB(s) throughout the procedure, but it has the disadvantage of taking extra time. The advantage of using secure e-mail is its convenience, but it has the disadvantage that even with secure e-mail, confidentiality cannot be 100% guaranteed, given that even secure e-mail is not invulnerable, and even when emails are deleted from the system, they may be recoverable.

6. Please note that the University has the documentation around these reimbursements supporting their non-taxable treatment, so you do not need to report these reimbursements as income.
7. The only documentation of student use of this procedure by the college is that the record of payment per date of service will be retained in the College to ensure accountability.