

BREAKING DOWN THE BARRIERS: A ROADMAP TO MENTAL HEALTH



Early adulthood can be stressful – between paying bills, staying on top of work and school, caring for family, and not to mention maintaining a social life, it can feel like all too much sometimes. If this sounds familiar, you’re not alone. At least one in five young adults will suffer from a mental health or substance abuse challenge in a given year, and **less than 40 percent** of those who experience symptoms seek out care. When things get tough, we could all use a little help with our mental well-being. If you break a bone, you wouldn’t expect to heal without seeing a doctor. Why would healing your mind be any different?

This is an emergency or crisis: I need help right now.

- National Suicide Prevention Lifeline (800-273-8255), available 24/7 in English or Spanish
- Crisis Text Line, text “NOW” to 741741
- DuPage Crisis Intervention Unit (630-627-1700), available 24/7 to connect to DuPage County Health Department services and respite program
- The Trevor Project LGBTQ+ youth hotline (866-488-7386), available 24/7

If this is an emergency and immediate assistance is needed, call 911 and ask for a Crisis Response Team, or go to the nearest Emergency Room.

What are my treatment options?

- **Psychologist or counselor:** Use discussion-based practices to help patients identify harmful mental patterns and develop coping strategies for challenging experiences.
- **Psychiatrist:** Often prescribe medication or might conduct a physical examination to try to find the root of your symptoms.
- **Peer support network or therapy group:** Provides an opportunity to talk to others who experience similar challenges, allowing you to exchange coping mechanisms.
- **Telehealth program:** Allow you the comfort of talking to a peer or mental health professional from the comfort of your home, often for a significantly lesser price.

Calling Your Insurance Questions to ask Member Services

Are there providers in your area who provide the services you’re looking for?

“Hi! I’m looking for a psychologist in my area. Can you help me look into my options?”

“How many different providers are available in a 5-mile radius of my location? What about a 20-mile radius?”

How much will services cost? How much of the cost will insurance cover?

“Can you let me know how much I’d have to pay out of pocket for those services?”

“How many treatment sessions will my plan cover?”

[if quoted amount is out of budget] “I think seeing a psychologist isn’t in my budget right now. Are there lower-cost services in my area? What would my other options cost me?”

“I’m looking for inexpensive mental health care. Are there providers nearby that might not cost a lot and accept my insurance plan?”

How do I find a provider?

If you are based in Chicago’s western suburbs, check out our **community resource guide** for information on providers, clinics, and other options in the area. Here are some key considerations:

1. Do you have insurance? If so, start by calling their member services hotline to learn more about the options in your network. If you do not have insurance, consider signing up or look into Federally Qualified Health Centers , safety net providers, or other resources that do not require insurance.
2. Research providers who fit your criteria. Ask for a referral from your Primary Care Physician, call your insurance company’s Member Services hotline, or read reviews on the provider’s client service and treatment approach.
3. Determine if the provider is a good fit for you. Will you feel comfortable sharing sensitive information with this person?
4. Confirm that the provider accepts your insurance

Pro Tip: You may not find the right provider the first time around, and that’s ok. It is common to try a few counselors to find someone who is a good fit.

Sample Script: Calling to set up a first appointment

Is this provider accepting new patients with your insurance?

- “Hi! I’m looking for a psychologist in my area, and a representative from my insurance company recommended your provider. Are you accepting new patients with [Blue Cross Blue Shield] insurance?”
- [if not accepting new patients] “Are there other providers in the area you would recommend?”

How much will services cost?

- “Would you be able to let me know how much I’d have to pay out of pocket for my first visit?”

How should you prepare?

- “Is there anything I can do to prepare for my visit?”
- “Are there any questions I should come prepared to answer?”

What if I can’t afford my treatment?

Consider seeking out care at a **“safety net provider”** or a **Federally Qualified Health Center (FQHC)**. A safety net provider is usually a county health department that will serve anyone regardless of their ability to pay (listing of free clinics [here](#)), and FQHCs are community clinics (check out [this website](#)) that charge on a sliding scale basis or accommodate a payment plan. You may also be interested in **telehealth** resources, including:

Telehealth program	Description	Cost
Talkspace	Video and text chat with a licensed mental health provider	\$32 - \$99/ week
iPrevail	Peer counseling, 1:1 chat, group support and online chat rooms	Free

For more information, check out the full Young Invincibles mental health toolkit.