

MENTAL HEALTH RESOURCES

IT'S OKAY TO ASK FOR HELP

Local Resources for Tuscola County

Life's Joy

(989) 787-0028
441 N State St
Caro, MI 48723

www.lifesjoypsych.org

www.facebook.com/lifesjoypsych

Catholic Family Services of Saginaw

(989) 790-7500

Office in Caro by appointment

List Psychological

Main Office

(989) 673-5700
651 North State St.
Caro, MI 48723

Specialty Clinic

(989) 672-2016
467 N. State Street
Caro, MI 48723

www.listpsych.com

www.facebook.com/ListPsychologicalServices

Tuscola Behavioral Health Systems

(989) 673-6191 / (800) 462-6814

Administrative Services Location

323 North State Street
Caro, MI 48723

Clinical Services Location

1332 Prospect Avenue
Caro, MI 48723
tbhsonline.com

www.facebook.com/tbhs323

Available 24/7 for
Emergency/Crisis Services

Care Coordination

Phone Line

(989) 672-6160 ext.115

Help with accessing services,
transitioning different levels of care,
or initially signing up for services

New Light

(989) 871-6695

5397 Millington Rd
Millington, MI 48746

kidyoursel@nlcfi.net

www.facebook.com/NLCFI

Emmaus Christian Counseling

(989) 286-3600

802 North State Street
Caro, MI 48723

Thumb Area Psychological Services

(989) 872-1800

6627 Rose St
Cass City, MI 48726

thumbpsychological.com

www.facebook.com/thumbpsych

Peppler & Sember PLLC

(989) 233-9179

(989) 484-2741

peppler.sember@gmail.com

National Resources

National Suicide Prevention Lifeline

suicidepreventionlifeline.org/

1 (800) 273-TALK

Veterans: Press 1

www.facebook.com/800273talk

www.youtube.com/user/800273TALK

RAINN

www.rainn.org

National Sexual Assault Hotline

Lifeline: 1 (800) 656-4673

Chat: Via hotline.rainn.org

www.facebook.com/RAINNO1

www.youtube.com/user/RAINNO1

Crisis Text Line

www.crisistextline.org/

Text TALK to 741741 to talk

with a trained counselor for free.

www.facebook.com/crisistextline

www.tiktok.com/@crisistextline

2-1-1

Your link to Community Resources

Call: 211

Text your ZIP to 898211

Chat: Via www.211nemichigan.org

for the North-East Michigan region

The Trevor Project

TrevorChat: Via thetrevorproject.org

TrevorLifeline: 1 (866) 488-7386

TrevorText: Text TREVOR

to 1 (202) 304-1200

www.facebook.com/TheTrevorProject

www.tiktok.com/@trevorproject

National Eating Disorders Association

www.nationaleatingdisorders.org

Helpline: 1 (800) 931-2237

Chat: Via myneda.org

www.facebook.com/NationalEatingDisorderAssociation

www.youtube.com/user/NEDANETWORK

TWLOHA

www.twloha.com/find-help

Connect to your mental health
resources in your community

www.facebook.com/towriteloveonherarms

www.youtube.com/user/TWLOHA

My3 App

Define your network and
your plan to stay safe

my3app.org

Download the App

to get started

Seize the Awkward

www.seizetheawkward.org

@seizetheawkward

www.instagram.com/seizetheawkward

MENTAL / BEHAVIORAL HEALTH INSURANCE COVERAGES (HURON, LAPEER, AND TUSCOLA COUNTIES)

Mental/Behavioral Health Insurance Coverage

This information is provided to assist you in determining your health insurance coverage for behavioral /mental health visits. Each private insurance company has different policies regarding their coverage. This information may or may not apply to your individual insurance coverage.

All Michigan Medicaid Health Plans (MHP) cover outpatient mental/behavioral health services without any copays. Medicare Part B provides mental health coverage. Through your Medicaid Health Plan, you can ask for a care coordinator to assist you in finding mental / behavioral health services & understanding your benefits.

Michigan Medicaid Health Plans in Huron, Lapeer & Tuscola Counties:

Blue Cross Complete of Michigan, McLaren Health Plan, Meridian Health Plan of Michigan, HAP Empowered, Molina Healthcare of Michigan, United HealthCare Community Plan

Most insurance providers now cover telehealth services. If you choose to receive telehealth services, this allows you to receive outpatient mental/behavioral health services through video, phone, or texting with your counselor or therapist.

Places to find information about your insurance coverage:

1. Contact customer service.

- This number is often found on the back of your insurance card.

2. Your insurance company website

- This is often located on your insurance card. On many of the websites you have the option to “chat” online with a representative instead of calling. Many insurance companies also offer mobile apps to locate benefit information and chat with a representative.

3. Your Member Handbook

- If you don't have your copy, this is located on your insurance company's website.

Some questions to ask:

1. What types of services are covered?

- Outpatient mental health services are often referred to as counseling or therapy.
- Inpatient services mean that you are admitted into a hospital, mental health, or treatment facility. You will need to be referred to these services.

2. What types of mental health providers are covered?

- Licensed social worker, licensed professional counselor, substance use disorder counselor, Marriage and Family therapist, Clinical Psychologist, and Clinical Psychiatrist

3. Does the provider have to be “in-network” or can you see someone “out-of-network”?

- Do you need a referral from your doctor or primary care physician to receive mental health services?

4. Will you be responsible for a copay & if so how much? Are there limitations or maximum coverage on your mental health benefits?

- Ask the mental health agency that you would like to seek services from if they will contact your insurance company on your behalf to verify what your mental health insurance benefits include. They may assist you through this entire process.