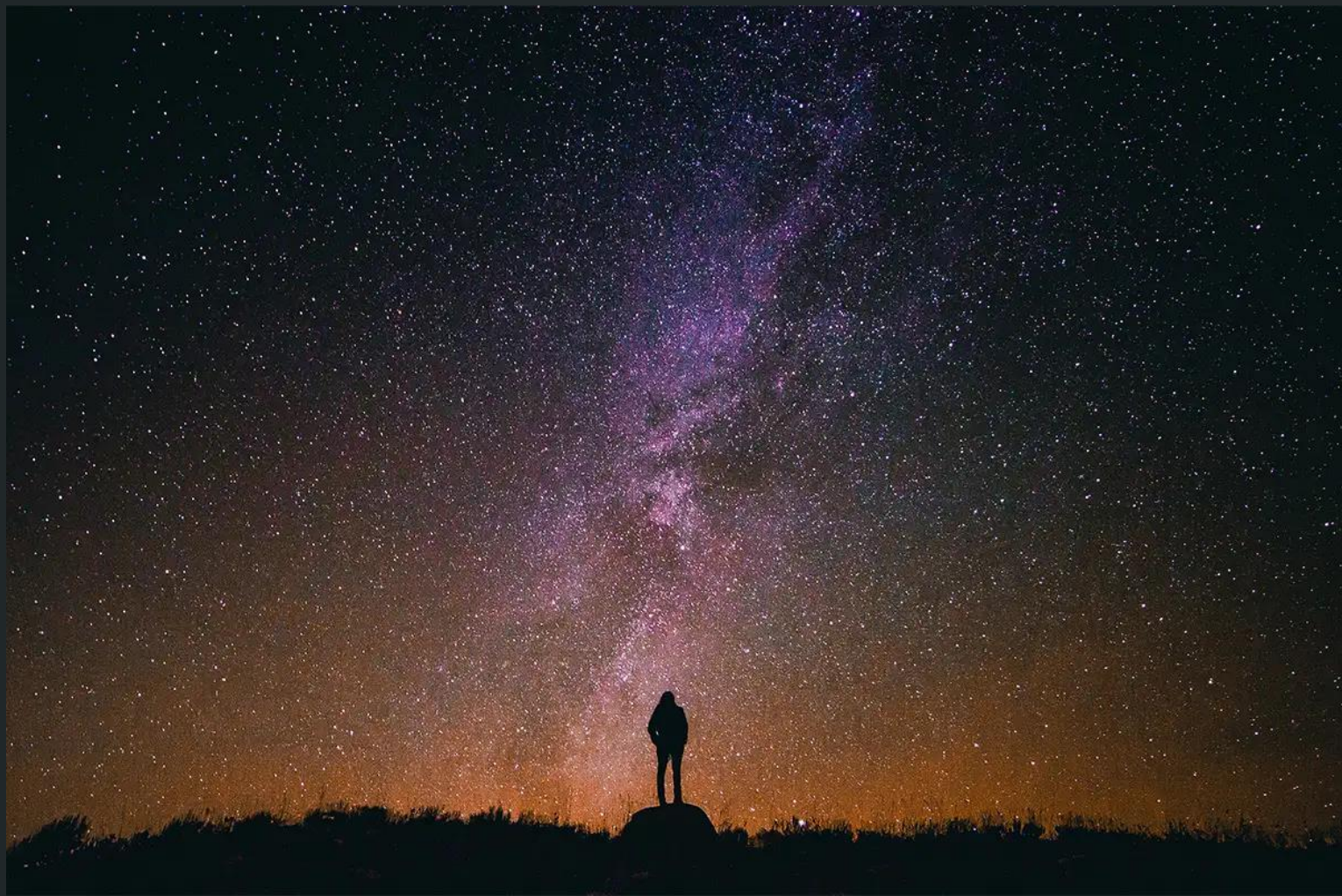


# STAND UP!! Understanding the Mental Health Needs of the DHH Community

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# *Dinner Table Syndrome & Information Deprivation Trauma*

## Parent-Child Communication Issues

(Fellinger, 2009; Hall et al., 2018; Hauser et al., 2010; Meek, 2020)

- Linked to higher rates of depression.

## Higher Rates of Trauma in DHH

(Schild & Dalenberg, 2012)

## Childhood Maltreatment (76% vs. 49%)

(Schenkel et al., 2014)

2x rate of intimate partner violence,  
sexual assault, later revictimization,  
polyvictimization, and interpersonal  
trauma

(Anderson & Leigh, 2011; Anderson et al., 2011; Anderson et al., 2016;  
Elliot-Smith & Pick, 2015; Porter & McQuiller-Williams, 2011; Schenkel et  
al., 2014; Turner, Finkelhor et al., 2011)

# How Therapy Helps

## Feel Better

- Release unhelpful patterns
- Embrace supportive behaviors
- *Understand that healing may feel challenging at first*

## Understand & Transform

- Discover the reasons behind our feelings
- Transform perspectives and behaviors

## Learn New Skills

- Develop strategies to manage stress, anxiety, sadness, and anger



# **Inside the Therapy Room**

**Before the Session**

**First Few Sessions**

**The Therapeutic Journey**

# MENTAL HEALTH CARE

- Basic Types of mental health care:
  - Therapy- psychologist, master level therapist (LCSW, LMFT, LCPC)
  - Medication Management- Psychiatrist (MD), APRN, or PA
- Mental health care has a cost and knowing your options will help you advocate for your needs
- Two primary options for paying for mental health care
  - ❖ Cash Pay
    - ✓ Full fee= the client pays the provider's rate
    - ✓ Sliding scale or sometimes called “charity care” or “financial assistance program” and is based on the person's income level compared to federal poverty guidelines
  - ❖ Using Medical Insurance- very complex and will be discussed here today

# THE BASICS OF USING MEDICAL INSURANCE

1. Mental health care is generally covered by medical insurance
2. If a client has two insurances:
  - The primary insurance must be billed first, then the secondary insurance can be billed
  - The provider does not have the option to skip the primary insurance and only bill the secondary



# THE BASICS OF USING MEDICAL INSURANCE

3. Finding a provider who is in-network with your insurance will have the lowest out of pocket costs for the client
  - In-network = the provider is contracted with the insurance
  - Out of network = the provider is not contracted with the insurance and if a client has out of network benefits they will pay a higher rate
- **NOTE:** If a provider is in-network with a client's insurance, they do not have the option to bypass insurance and bill the client directly

# THE BASICS OF USING MEDICAL INSURANCE

4. Medical/Mental health providers do not determine contracted rates or benefit coverage- the insurance company and/or the employer does
5. Location of the service matters: office, facility, hospital, in home, virtual, etc.
  - NOTE: if virtual, the client must physically be in a state the provider is legally allowed to practice in and this varies by provider type
6. Length of the appointment matters: New pt evaluation, 30 min, 45 min, and 60 min all have different fees

# TYPES OF INSURANCE OPTIONS & BENEFITS

## 1. Medicare

- Federal program and is the same across the country
- Sets their own fee schedule for each type of medical service, including mental health
- Service must be located at the provider's contracted address (ex. Office)
- Annual deductible= patient pays this 1x annually to any medical provider, generally the first medical appointment of the year
  - 2024 = \$240
  - 2025= *will be \$257*
- Copay= patient pays this for each appointment after the deductible
  - 20% of the Medicare rate
  - Rate is based on what service was performed during the appointment
- Find an in-network provider at [www.medicare.gov](https://www.medicare.gov)

# TYPES OF INSURANCE OPTIONS & BENEFITS

## 2. Medicaid

- Managed by the states
- Is the “payor of last resort”= always billed last
- All services must be completed in the “home state”, except for urgent or emergency services
- 100% state/tax payer funded and appointments generally have no cost to the client
- Clients must see an in-network provider, or pay cash
- Find an in-network provider by calling the Mental (or Behavioral) Health Customer Service phone # on the back of the insurance card

# TYPES OF INSURANCE OPTIONS & BENEFITS

## 2. Commercial insurance:

- Medical insurance sponsored by a person's employer
- Benefits vary greatly from plan to plan and are determined by the employer
- The client is responsible for knowing their own medical coverage and benefits, including:
  - ✓ Annual deductible amounts
  - ✓ Copays and coinsurances
  - ✓ Annual maximums
  - ✓ Authorization requirements

# TIARRA'S HOT TIPS 😊

## ● Commercial insurances:

- ✓ Practice calling your insurance to inquire about benefits and to obtain in-network provider list (insurance may send to client via email)
- ✓ Using online provider searches can be helpful as well, although they are sometimes not kept up to date, such as:
  - [www.psychologytoday.com](http://www.psychologytoday.com)
  - Or your insurance company's website and provider search
- ✓ SINGLE CASE AGREEMENT:
  - this is when a client needs a service/accommodation that is not done by an in-network provider (ex. Therapist who is fluent in ASL)
  - The client can request from the insurance a single case agreement to see an out of network provider at the in-network rate

# What is Self-Advocacy?



Speaking  
up for  
yourself.



Staying  
informed  
and  
knowing  
how to get  
infor-  
mation



Knowing  
your  
rights and  
respon-  
sibilities



Finding  
people  
who will  
support  
you



Solving  
problems



Reaching  
out to  
others  
when you  
need help



Taking  
control of  
your own  
life = self  
deter-  
mination

@carlameyrink



# Assertive Communication

- Pay attention to other person
- Clearly express wants and needs
- Confidence
- Eye contact
- Don't always get our way
  - If you don't ask, answer will always be no
  - No harm in asking

# What is Self-Advocacy?



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Taking  
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mination

@carlameyrink

# Know your rights

- Feel safe
- Feel respected
- Be involved in treatment
- Privacy
- Right to change therapists
  - What are your preferences?
  - What are your values?

# What is Self-Advocacy?



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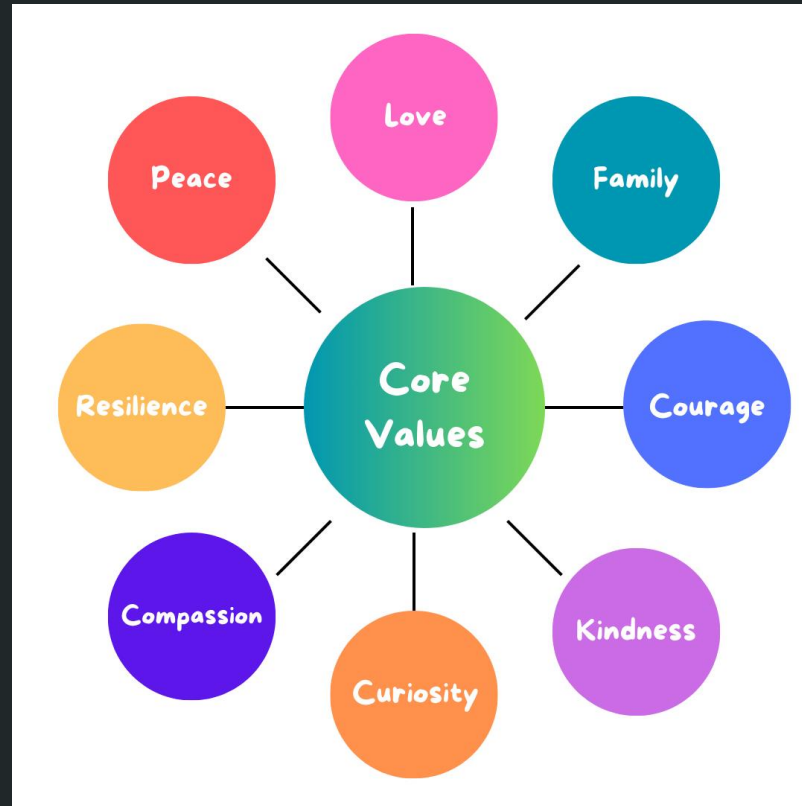
@carlameyrink

# Self-Determination:

- You make your own decisions
- ***Know what's important to you: YOUR VALUES***
- Have an important role in your community

# Values:

- Your beliefs and ideals
- What's important to you
- Help guide your choices in life



- Love
- Wealth
- Family
- Morals
- Success
- Knowledge
- Power
- Friends
- Free Time
- Adventure
- Variety
- Calmness
- Freedom

- Fun
- Accessibility
- Nature
- Popularity
- Responsibility
- Honesty
- Humor
- Loyalty
- Reason
- Independence
- Achievement
- Beauty
- Spirituality

# Examples of Values

- Respect
- Peace
- Stability
- Wisdom
- Fairness
- Creativity
- Relaxation
- Safety



# Self-Care

Meaning: When a person is involved in activities and making choices that prioritize and improve their mental health.

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Question: What do you do now for Self-Care?

# 7 Pillars of Self-Care

1. \_\_\_\_\_ **Mental** - Focusing on the “Here and Now;” Being mindful and creative

- a. Examples: Meditating, breathing exercises, writing, drawing/coloring

2. \_\_\_\_\_ **Emotional** - Healthy coping strategies and self-compassion; Learning to deal with new challenges

- a. Examples: Watching a movie, asking for help when you need it, and setting boundaries to protect your time and energy

# 7 Pillars of Self-Care

3. **Physical** - Taking care of your own body with exercise, nutrition, good hygiene, and proper sleep

- a. Examples: Eating breakfast, lunch, and dinner; eating whole foods; limiting processed and sugary foods; drinking plenty of water

4. **Environmental** - Taking care of the spaces and places around you

- a. Examples: Making your workspace more comfortable; exploring something new

# 7 Pillars of Self-Care

5. Spiritual - Caring for your soul through activities and practices that give your life a sense of purpose, direction, or meaning. Feeling grounded and connected to the world

- a. Examples: Spending time in nature, practicing gratitude; volunteering

6. Recreational - Enjoying hobbies, fun activities, and new experiences

- a. Examples: Being creative, trying a new hobby, playing video games, doing absolutely nothing and enjoying it

# 7 Pillars of Self-Care

7.        **Social** - Connecting with others regularly; Developing healthy relationships with people who understand and appreciate you

- a. Examples: Spending time with people whose company you enjoy, calling or seeing relatives

IMPORTANT NOTE: If you or someone you know is having thoughts of suicide, call or text the 988 Suicide & Crisis Lifeline at 988 or chat at [988lifeline.org](https://988lifeline.org). This service is confidential, free, and available 24 hours a day, 7 days a week. In life-threatening situations, call 911.



## **Crisis Support**

### **988 Suicide & Crisis Lifeline**

- **VP or text 988**

**Text DEAF to 741741**

### **Deaf-Specific Therapy Resources**

**DeafCounseling.com**

**NationalDeafTherapy.com**

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## USING MY INSURANCE FOR MENTAL HEALTH CARE

### MY INSURANCE COMPANY:

- Primary: \_\_\_\_\_
- Secondary: \_\_\_\_\_

### MY HEALTH INSURANCE COVERAGE IS A:

- Medicare plan
- Medicaid plan
- Commercial plan
- Other: \_\_\_\_\_

### TO LEARN ABOUT MY INSURANCE MENTAL HEALTH COVERAGE, I CAN:

- Call Insurance phone number: \_\_\_\_\_
- Go to website: \_\_\_\_\_

### TO FIND AN IN-NETWORK MENTAL HEALTH PROVIDER, I CAN:

- Call Insurance phone number: \_\_\_\_\_
- Go to website: \_\_\_\_\_

### IF THERE AREN'T ANY IN-NETWORK PROVIDERS THAT MEET MY NEEDS, I CAN:

- Request a Single Case Agreement
- Request an ASL Interpreter
- Other: \_\_\_\_\_
- Other: \_\_\_\_\_

## USING MY INSURANCE FOR MENTAL HEALTH CARE

### MY INSURANCE COMPANY:

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- Request an ASL Interpreter
- Other: \_\_\_\_\_
- Other: \_\_\_\_\_

# Values

These are your beliefs and ideals. They help guide your choices in life.

What's important to you? Pick your top 5!

- Love
- Wealth
- Family
- Morals
- Success
- Knowledge
- Power
- Friends
- Free Time
- Adventure
- Variety
- Calmness
- Freedom
- Fun
- Accessibility
- Nature
- Popularity

- Responsibility
- Honesty
- Humor
- Loyalty
- Reason
- Independence
- Achievement
- Beauty
- Spirituality
- Respect
- Peace
- Stability
- Wisdom
- Fairness
- Creativity
- Relaxation
- Safety

## **Self-Care Questionnaire**

What do you do now for self-care?

What could you add or do more of?