Many students with Apple Health find it easier to go to a community mental health center that accepts Apple Health than to find a private-practice therapist who does. The following are Bellingham community mental health centers that accept Apple Health:

**Sunrise Community Behavioral Health**
1515 Cornwall Avenue
360-746-7200
sunrisecommunityliving.com

**Compass Health Whatcom**
3645 E. McLeod Road
425-349-8200
compasshealth.org

**Unity Care NW**
220 Unity Street
360-676-6177
unitycarenw.org/behavioral-health

**Sea Mar Community Health Centers**
Behavioral Health Clinic
3350 Airport Drive
360-734-5458
seamar.org/whatcom-bh-bellingham.html

Are you covered by Apple Health insurance?

Many students with Apple Health find it easier to go to a community mental health center that accepts Apple Health than to find a private-practice therapist who does. The following are Bellingham community mental health centers that accept Apple Health:

**Sunrise Community Behavioral Health**
1515 Cornwall Avenue
360-746-7200
sunrisecommunityliving.com

**Compass Health Whatcom**
3645 E. McLeod Road
425-349-8200
compasshealth.org

**Unity Care NW**
220 Unity Street
360-676-6177
unitycarenw.org/behavioral-health

**Sea Mar Community Health Centers**
Behavioral Health Clinic
3350 Airport Drive
360-734-5458
seamar.org/whatcom-bh-bellingham.html

To request this brochure in an alternate format, call 360-650-3164. AA/EO. Rev. 10/19.
STEP 1: Gather your health insurance information

Some students under 26 years of age may be covered by a parent or guardian’s plan (if they have insurance). If this is the case for you and you don’t have your own insurance card, ask your family member to text you a photo of the front and back of their card. You’ll find your insurance plan number on the front and a toll-free customer service number on the back.

Have Apple Care? See the back page for their available mental health services.

What is a deductible?
A deductible is the amount you must pay annually out of pocket for covered health care services before your insurance plan begins to pay.

What is a copay?
A copay is a fixed amount you pay for a covered health care service once you’ve met (paid) your annual deductible.

STEP 2: Call your insurance about your coverage

Call the number on the back of your insurance card and tell them you want to look into your mental health counseling benefits. They typically will ask for your name, date of birth, and insurance plan number.

Important questions to ask include:
- What is my deductible and how much is still outstanding this year?
- What is my copay for mental health counseling services?
- What mental health providers accept my insurance?

Your insurance company may direct you to their website for a list of preferred providers, or you can ask them for the contact information of 2 to 3 providers. You can also research therapists at PsychologyToday.com (click on the Find a Therapist tab) or through Western’s referral service, www.rints.com.

STEP 3: Make an appointment with a therapist

When you call a therapist from the list your insurance company gave you, you’ll probably have to leave a voice mail message. Slowly and clearly state your name, phone number, and insurance provider (e.g., Kaiser, Aetna, BlueCross). Let them know you’re a Western student and would like a call back to schedule an appointment.

It’s possible the first therapist you call won’t be accepting new clients. You may need to call several therapists before you’re able to schedule your first appointment. This process may at times feel discouraging, but please know it’s worth your effort!

Need more help?
If you need more assistance, call the WWU Counseling Center in Old Main 540 at 360-650-3164 or visit counseling.wwu.edu.