

Dr. Locke is currently not taking new patients. But he can still help you:

A message from Dr. Locke: I might be unable to treat you due to health insurance related or other issues. In that case, I wish that I could make personal recommendations and referrals to other psychiatrists. However, there is no way that I can know who takes your insurance — or any insurance — or who is taking new patients. So, in lieu of that, I have provided this information to try to help you navigate our complicated healthcare system.

To Find a Psychiatrist (in Network)

Your use of health insurance may restrict your access to some psychiatrists who may not be enrolled in your insurance plan's provider network. But there are still easy ways to find a psychiatrist who will work with your insurance.

1. Your insurance plan will provide you with access to an online provider network directory to assist you in finding a psychiatrist in their network.
2. Another option is to call the member services number and ask them to provide you with several names of psychiatrists in their network directory. However, the directory often does not tell you whether or not the psychiatrist is currently taking new patients or when their next appointment opening might be. For this information, you must call the psychiatrist directly.
3. Unfortunately, it is not uncommon to have to call several psychiatrists before you can reach someone who returns your call or who is accepting new patients. If you cannot locate anyone, call member services and let them know that despite many calls to psychiatrists in their network, you have been unable to find anyone with whom you can make an appointment. **Your insurer's contract with you requires that they provide you with a psychiatrist.** Ask them to find someone for you. If they are not helpful, health insurers are regulated by the Department of Insurance in your state. If necessary, you will be able to seek help from the insurance commissioner.
4. Another way to find a psychiatrist who accepts your insurance and has an appointment available is to use a website called ZocDoc (www.zocdoc.com). ZocDoc is a free matching service for patients that enables you to search for a medical or behavioral health specialist by zip code (or town/state), the name of your insurance company, and the type of plan you have. When you enter your personal information, you will be presented with links to clinicians within a specified distance of your home or office who accept your insurance and who offer open appointment times in their calendar. An important note to add is that clinicians are invited to join ZocDoc because their names appeared among a

list of Top Doctors published in magazines and on websites like *Boston Magazine* and *US News and World Report*. You can check out these profiles with a simple Google search.

5. Yet another way to find a psychiatrist is to ask your primary care doctor (PCP). Because of the prevalence of mental disorders in primary care practices (roughly 1/3 of all patients), most PCPs have developed relationships with psychiatrists in the community with whom they share the care of patients. Thus, it is likely that they can refer you to someone they know and trust.

6. If your employer has an Employee Assistance Program, or EAP, they may also be able to help refer you to a psychiatrist with whom they collaborate. If you are a student, the university health service will have psychiatrists on staff.

To Find Out-of-Network Psychiatrists

First off, if you have a health insurance plan that includes an “out-of-network” benefit, some of the cost of your treatment will be covered by your insurance. Contact the member services number on the back of your insurance card to get the details of your coverage, or go to the member page on the plan’s website where you can read about your benefits and coverage. If you do have “out-of-network” benefits, you will need to pay the psychiatrist their regular private fee and then seek reimbursement from your insurer. Keep in mind that most plans have deductibles which require that you pay a certain amount each year out-of-pocket before your insurance kicks in. The amount for which you are responsible can be as high as several thousand dollars, so you should learn what your out-of-pocket exposure is before starting treatment.

Options to Find Reviews

1. Patient ratings of doctors are listed on several websites and certain apps. Websites that review doctors are listed [here](#).
2. Review doctors’ websites. There will commonly be ratings and reviews from patients about their experience under that doctor’s practice.
3. Check with the medical licensing board in your state to see where a doctor has trained, whether there have been complaints filed against them and if their license is active and in good standing. In MA you would go to <https://www.mass.gov/orgs/board-of-registration-in-medicine>.

The Psychology Today online directory linked [here](#) is helpful to learn about a clinician’s background, education, insurances and clinical interests; however, no patient feedback is provided. Cross referencing several different sources of information may help you to find the best clinicians.