

## Client Information & Counseling Policies

Welcome and thank you for choosing our services. Finding the appropriate counselor is often a delicate process. We appreciate your choice to trust us with some very personal matters of your life.

It is very important to us that you feel comfortable with your counselor's approach to the issues you wish to resolve. Please feel free to ask any questions about your therapist's background, training and the type of therapy we can offer you. We believe that you deserve respect and careful consideration of your unique personal situation. We invite you to talk about anything that can help to make your visits with us feel right for you.

This document is intended to provide you with extensive information about all aspects of your counseling visits at Well & Beyond. We request that you review this document carefully before your first visit. At your initial appointment, you will be asked to agree to these policies in writing. Please ask your therapist about anything that you wish to have clarified or do not understand. Once you sign, the policies below will constitute a binding agreement.

### Fees and Financial Policies

#### Cost of Counseling Services

Standard fees for office visits: Individual Therapy (45-50 minutes):	\$ 95.00.
Couple & Family Therapy (45-50 minutes):	\$ 105.00.
Group Therapy (each meeting)	\$ 50.00.

These standard fees apply to face-to-face meetings with clients in our office. They include the therapist's time for preparation of counseling sessions and for record keeping. Our standard fees do not apply for longer or shorter visits, for co-therapy sessions, for clinical services outside the office, or for special programs and workshops.

#### Telephone Consultations

Clients requesting a phone consultation with their counselor will be charged for the length of the telephone consultation at the pro-rated standard fee. Insurance companies do not pay for phone consultations.

#### Cost of Additional Professional Services

Services that a) do not involve client contact, b) are non-clinical, which means something other than therapy, or c) require travel or time outside our office, are billed at a hourly rate of \$ 125.00. Additional professional services need to be pre-paid, unless different arrangements have been made in advance. Examples of additional professional services include, but are not limited to the following: writing of reports or verification letters, providing counseling in your home, attending meetings on your behalf, or contacts with other professionals. By signing our service contract you specifically agree to pay us for all additional professional time spent on your behalf, including preparation and travel time.

#### Payment Policies

You are expected to pay the standard fee at each session unless other arrangements have been made in advance. Insurance co-payments are due at the time of the visit. We accept cash and checks for payment. Checks should be made out to Well & Beyond. We suggest that you write the check for payment before the session, so that the entire appointment time can be spent attending to your concerns. There is a \$ 25.00 charge for

returned checks. Failure to make two payments in a row will result in suspension of services until the balance is paid in full. We also reserve the right to collect outstanding balances by using various collection procedures.

#### Cancellation Policy & Missed Appointments

Our services are by appointment only. Please inform your counselor as soon as possible if you are unable to keep an appointment. You can leave cancellation messages on our answering machine 24 hours a day.

Because an appointment time is especially reserved for you, we require an advance notice of at least 24 hours for cancellations or changes of scheduled appointments. A cancellation/no-show fee of \$ 40.00 is charged for missed appointments and for cancellations with less than 24 hours notice. Insurance companies do not pay for missed appointments. At your counselor's discretion, we might not charge for cancellations with less than 24 hours notice due to unusual circumstances, such as sudden illness or severe winter weather.

#### Late Arrivals

Should you arrive late for your appointment, your scheduled visit will be shortened by the amount of time you came in late. We reserve the right to leave the office when a client has not arrived within 15 minutes of the appointment time.

#### Fee Reductions

In cases of limited financial resources or lack of insurance coverage, adjustments to the regular fee may be negotiated at the initial consultation. Reduced fees are based on a client's financial situation. A reduced fee may be re-adjusted when there is a significant change in a client's ability to pay.

#### Copy of Client Record

Requests for copies of the client record need to be pre-paid and made in writing. Our fee for providing a copy of the record is \$ 50.00. It may be higher for very extensive records. This fee covers the cost for our administrative time and copying.

### **What Will Happen in Therapy?**

#### Initial Consultation

The initial consultation typically involves one visit. Complex circumstances may require more than one meeting to sort through your needs and the potential approaches in regard to your particular situation.

The initial consultation process gives you the opportunity to clarify whether counseling is the right option for you at this time. It allows you to describe your concerns and problems from your point of view. Your therapist will inquire further about your current situation and gain an initial understanding of important issues in your life. You can also use the initial consultation to ask questions about our counseling policies, about the counseling process and about the therapist's approach and experience. As your counselor and you begin to get to know each other during the initial consultation, you will gain a better sense if you are comfortable with your therapist, while he/she can determine whether your concerns and problems are within his/her professional expertise.

#### Assessment and Treatment Recommendations

Towards the end of the initial consultation, your therapist will discuss his/her perspective on your personal situation and outline potential options for addressing your concerns. Based on his/her evaluation, the counselor will provide you with recommendations. The therapist will explain why mental health services may or may not be indicated, offer further suggestions, or refer you to other professional providers and/or community resources.

#### Mental Health Diagnosis

New Hampshire law requires that all consumers of mental health services provided by a licensed psychotherapist shall receive a mental health diagnosis, specified in the most current edition of the Diagnostic and Statistical Manual of Mental Disorders, published by the American Psychiatric Association. We invite you to review your mental health diagnosis with your therapist. You are entitled to know and understand your mental health diagnosis.

### Benefits and Limitations of Therapy

Many people find that counseling has helped them improve the quality of their lives and their relationships. Therapy can help individuals change self-defeating behaviors, build self-confidence, or develop solutions to various life challenges. Many clients benefit from counseling by finding relief from distressing thoughts and feelings or from anxiety and depression. Many couples resolve conflicts and improve trust and communication, many families develop better mutual understanding between family members, and many parents become more effective in guiding their children. Children and adolescents might learn new coping strategies that support their growth and learning.

But shaking old personal habits and relationship patterns is also hard and difficult. Desired changes may not always be possible, and not all situations can be resolved successfully in counseling.

The likelihood of successful counseling results varies with each unique situation and should be discussed with the counselor. It is impossible, however, to guarantee any particular therapy outcome. Research has shown that a solid therapeutic relationship, strong client motivation and active client participation are the most important factors for achieving positive results in counseling.

### Planning and Goal Setting

If you choose to continue with counseling, you will have to decide which issues you want to focus on. You and your counselor will develop a preliminary plan, discuss the expected length of therapy and set some major goals for your future work. The best results tend to occur when you take charge of your own therapy by setting most of the pace and agenda.

### Length and Frequency of Visits

The standard length of a session is 45-50 minutes. Longer or shorter meetings can be scheduled by request. Couples and families may prefer to have longer sessions to allow for more time to fully address complex couple or family concerns.

Frequency of sessions is arranged in a flexible fashion according to the needs and the unique situation of each client. We generally suggest starting counseling with regular weekly appointments. Once some progress has been made, visits tend to be less frequent and spaced out over a longer period of time. We are committed to providing quality, cost-effective services to our clients. We will make every attempt to assist you in resolving your concerns within a reasonable time frame.

### Progress Review

During the course of your therapy, you and your counselor will periodically review what progress has been made, what goals have been achieved and what issues may need further work. Together you will determine if more counseling sessions are indicated, revise goals and adjust the frequency of future visits.

### Including Significant Others in Counseling

Family members and friends are important for support as well as for understanding and resolving stressful situations in a person's life. When indicated, you may be asked to consider the involvement of family members in the therapy process. Please keep in mind that the client will always make the final decision about family members or partners participating in therapy.

### Maintaining Safety

Sessions will only be held when there is no violence, no threat of violence and when nobody is under the influence of substances. Weapons of any kind are not allowed in our office. Any physical violence, any threat of violence, any intimidation, any presence of weapons, or any client intoxication will result in immediate termination of the therapy session.

### Client Discomfort or Dissatisfaction

At times clients may feel uncomfortable in therapy. This experience is not uncommon and can occur for a number of different reasons. We encourage you to openly share feelings of discomfort with your therapist, so that they can be addressed in a constructive fashion and do not become obstacles to your success in therapy.

If you are dissatisfied with the counseling you receive and find it difficult to resolve this directly with your therapist, we invite you to contact our Clinical Director with this concern. Depending on the circumstances, we may suggest a meeting with you, your therapist and a consultant/mediator present. In this meeting, the third party can support you

in voicing your concern, and hopefully facilitate some better understanding and resolution between you and your therapist. If you do not wish to have a meeting with a consultant/mediator, or if the consultation does not sufficiently resolve your concern, we will help connect you with another counselor or support program to ensure that you receive the most appropriate service.

#### Client Records

Written documentation includes an initial assessment, a mental health diagnosis, a treatment plan, goals and recommendations, date and length of a client contact, and a progress note for every visit.

Each client in individual or group therapy has his/her own record. Couple and family will be documented in a single record.

#### Ending Therapy

Therapy may end for a number of reasons. Typically, a client has improved and/or goals have been met, or a client wishes to take a break for personal or financial reasons. Discontinuing therapy can sometimes be a temporary step that may be reconsidered later on an as-needed basis. Clients have the right to discontinue counseling at any time. We prefer to talk with clients about their decision to end therapy and to clarify their reasons for doing so.

### Confidentiality

Communication between client and therapist is strictly confidential. We are strongly committed to maintaining and protecting confidentiality within the legal and ethical limits of the mental health field.

Under New Hampshire law, communications between a client and a licensed psychotherapist are privileged (confidential) and may not be disclosed without authorization of the client, except under specific, limited circumstances.

#### Exceptions to Confidentiality; Reporting Requirements

We are required by law to breach confidentiality under one of the following circumstances:

1. Any form of abuse or neglect of minors, elderly or handicapped individuals must be reported to the proper authorities. As a "mandated reporter" under state law, mental health practitioners must report to the New Hampshire Department of Children, Youth and Families any suspicion of neglect or abuse of a minor, the elderly, or persons with physical or mental limitations.
2. When a client is a potential danger to him/herself, the therapist must take action to prevent harm to the client. Appropriate action may include involuntary hospitalization or informing the police and/or family members of the situation.
3. New Hampshire statute requires licensed psychotherapists to warn the police or likely victims of a client's serious threat of violence against a clearly identified or reasonably identifiable victim or property.
4. Disclosure of confidential information can be required by court order in the form of subpoena of therapist's records or therapist's testimony.

No actions in the above circumstances will be taken without first informing or attempting to inform the client involved.

#### Confidentiality in Couple and Family Therapy

Information from couple or family therapy can only be released to third parties by written waiver from each legally competent person involved in the therapy.

Clients who participate in couple therapy, family therapy, or other relationship counseling involving more than one person, consent to and explicitly give their permission that the counselor can communicate any information received to all participants of therapy. Based on this permission, the therapist will assume that any information given to him/her by one person can be shared with all other couple or family members who take part in couple or family therapy. If you wish to keep certain information from your partner or other family members, you have the option of not communicating this information to the therapist.

We ask you not to participate in couple or family therapy if you are not willing to give your permission for the sharing of all communicated information with the other participant(s) in couple or family therapy. In this case, you can request individual counseling to explore in a confidential setting how to handle a delicate issue with family members or significant other(s).

Couple and family therapy will be documented in one single record. Occasionally, your therapist may meet individually with a member of a couple or family. Since these individual meetings occur in the context of working with the couple or family, they are considered part of the overall couple or family therapy, and accordingly will be entered in the couple or family record. Please be aware that all adult participants in couple or family therapy have the right to access treatment records.

In situations involving domestic violence or other serious threats to a person's physical well-being, the counselor reserves the right not to share certain information with family members or the other partner in a couple relationship for safety reasons. If your situation involves domestic violence or other forms of abuse, we strongly encourage you to contact your therapist alone to further discuss appropriate strategies for handling this concern and for developing plans that ensure your own physical safety or that of another family member.

#### Confidentiality and Treatment Authorization for Minors

Special rules apply when the client is a minor in individual therapy. We provide parents/legal guardians of the minor with a separate disclosure form that describes confidentiality and treatment consent for minors.

#### Communication of Client Information for Administrative Purposes and for Coordination & Quality of Care

Our staff may internally share certain client information for administrative purposes, such as forwarding of client messages and client correspondence, billing, processing of payments and insurance claims, filing, or other clerical tasks.

Our clinical staff may also share client information for the purposes of vacation, weekend or emergency coverage, as well as for internal referral and for coordination of care.

Well & Beyond uses a team approach and collaboration between our counseling staff to assure a high quality of services to our clients. Our therapists review their clinical work in case conferences, supervision and professional peer consultation. Occasionally we also may find it necessary to seek clinical consultation with other experienced colleagues where we discuss the client situation, but the client's identity remains concealed. When clients receive various counseling services at our office, like when a client sees one therapist for individual counseling and also participates in couple or family therapy with a different therapist, our staff members typically will share relevant information about the situation with each other. If you receive multiple counseling services at Well & Beyond and do not want the involved counselors to exchange information, please let us know. You can sign an opt-out form that will instruct your counselor accordingly.

We will limit the disclosure of information to what other staff members or consulting professionals reasonably need to know for handling the administrative task or client situation. Specific client information is only revealed to the extent necessary to clarify the most appropriate response to a particular concern and to assure high professional standards. All involved staff counselors and outside mental health professionals are bound by strict ethical and legal guidelines for mental health practitioners, and therefore are also required to keep any information they received in collegial communication as strictly confidential.

#### Communication With Your Other Care Providers

When other care providers are involved in your situation, we believe that the best quality of care is usually achieved if these professionals work together in a collaborative and coordinated fashion. In your best interest, we will strive to establish ongoing cooperation with other involved medical and mental health providers, but this can only occur with your written permission.

### **Legal Needs of Clients**

Well & Beyond's counseling philosophy is oriented towards resolving problems and finding solutions. When no conflict solution can be achieved, people sometimes decide to pursue legal options for asserting their rights and interests. The legal process is adversarial by nature, and, in our opinion, not compatible with the counseling process and our orientation towards relationship building and conflict resolution.

Please be advised that we will not be available to assist our clients in any court or legal proceedings under any circumstances. We request that you do not engage our services if you are considering a therapist's involvement with

the legal system on your behalf. By contracting for our services, you explicitly consent to a contractual agreement between you and Well & Beyond to never involve us for your own legal purposes or legal proceedings against a third party.

If you are unable to consent to this agreement, or legitimately need a therapist who supports your cause in the legal system, we can assist you in finding a qualified mental health provider who is comfortable and willing to advocate for clients in the legal field.

Well & Beyond does not provide child custody evaluations and does not make recommendations in child custody disputes. If you need a child custody evaluation, we can refer you to another therapist in the area who is skilled and inclined to do such work.

### **Availability and Emergencies**

You can contact us by phone by calling our office number at (603) 924-6681. Staff may not always answer your call in person, but you can leave a confidential message on our voice mail system at this number 24 hours a day, 7 days a week. The answering machine has a separate, confidential voice mail box for each therapist. We will make every attempt to return your call as soon as possible - in most cases within a few hours or the same day, except on weekends and holidays.

If you are someone who will require regular contact over the phone in addition to the scheduled therapy time in the office, we are not the appropriate mental health provider for you. We can assist you with a referral to a counseling agency that is better equipped for offering clients more intensive levels of care.

If you feel your situation is an emergency, please clearly indicate so when leaving a message. When you experience an emergency and you have been unable to reach the therapist in person, or we have not been able to get back to you in a timely fashion, we encourage you to call the 24-hour emergency services of Monadnock Family Services at (603) 357-4400 or to go to the nearest emergency room.

Your counselor will give you reasonable notice of vacation plans or other absences. You will always have coverage by another mental health practitioner available to you when your therapist is on vacation or absent.

### **Health Insurance Reimbursement**

#### **Insurance Coverage and Responsibility for Payment**

In case you carry health insurance, your counseling visits may be reimbursable by your insurance carrier. You should carefully read the section on mental health coverage in your insurance benefit description to find out exactly to what extent your insurance policy will pay for mental health services. We request that you notify us in advance about your particular needs regarding insurance reimbursement.

Please remember that you, and not your insurance company, are responsible for full payment of the fee for counseling. If payment is denied by the insurance, you are still liable for the full outstanding balance with us.

#### **How We Handle Health Insurance Reimbursement**

The health insurance industry is a huge bureaucracy that spends a significant portion of health care premiums on administrative costs. For health care providers, the billing and collection of health care claims is labor-intensive and expensive. This cost is passed on to all consumers through higher fees.

At Well & Beyond we focus our energies on the delivery of high quality services in a warm and caring environment. Our approach is to keep everything as simple and personal as possible. We have, for example, no receptionist or clerical staff, and all appointments are scheduled directly with your counselor. As part of our overall philosophy, we also limit our involvement with the processing of our clients' health insurance claims. This allows us to offer our counseling services at a more affordable rate.

While we support our clients in receiving the insurance benefits they are entitled to, we request that clients handle their own insurance claims, whenever possible. Insurance companies also tend to be more responsive to the insured than to providers.

Please check with your insurance in advance to learn if your therapist is a contracted or participating provider for your particular benefit plan. Well & Beyond has contractual agreements as network providers with many insurance carriers.

If we are contracted or participating provider with your insurance plan:

Many managed care plans require advance authorization. It is the client's responsibility to obtain managed care authorization before the first visit.

We will bill the insurance directly for services rendered. Your insurance co-payments and deductibles are due at the time of service. We require full payment for the initial visit if pre-authorization, applicable co-payments and deductibles have not been clearly determined. Potential credit balances from the first visit will be applied towards future co-payments or reimbursed once co-payments and deductibles have been determined.

If we are not a contracted or participating provider with your insurance plan:

Full payment at the time of service is required. Upon request, we will provide you with a receipt or a health insurance claim form that you can submit to your insurance. We prefer to issue these forms on a monthly basis. We will indicate on the claim form that the insurance payment should be sent directly to the insured.

Confidentiality and Health Insurance

If you use your health insurance to pay for Well & Beyond's services, release of confidential information to your insurance carrier is required in order for you to receive health insurance benefits under your policy. We will release that information with your written permission. Your name, identifying data, diagnosis and dates of visit will always be disclosed on the insurance claim form. If your insurance involves a managed care plan, more information is typically required, including a statement of the problem, a treatment plan, periodic updates of progress and a final summary. Most managed care plans also require us to communicate with your primary care physician. In rare cases, insurance companies even review copies of the clinical record.

All submitted information will become part of the insurance company's files, and in all probability be computerized. Many insurance companies claim to keep such information confidential, but once we release your personal data, we have no control over how any particular insurance carrier or employer respects this sensitive information. In some cases, insurance companies may share your mental health information with a national medical information data bank. Public access of mental health information can be very detrimental for clients, for example in applying for life insurance, in background checks for employment, or in holding publicly exposed positions.

The Impact of Managed Care on Counseling

Under managed care, a third party has a powerful influence on psychotherapy. Counseling under managed care means reduced flexibility and limited choices for both client and therapist. The managed care organization can dictate many aspects of the counseling process, most importantly number of visits (typically around 10-15 sessions), but also length of meetings (not longer than 50 minutes), frequency of meetings (no more than once a week), type of services (no telephone sessions) and certain treatment approaches. Most managed care companies also require that all counseling is provided within the authorized framework of care, which means that as long as a client is in managed care, he/she cannot receive any non-authorized services, even if he/she is willing to pay for them out of pocket. In addition, the managed care structure may create conflicts of interest for the therapist, as the counselor's responsibility and obligation is not only to the client, but to the managed care company as well.

Insurance Reimbursement or Private Pay?

We encourage you to carefully consider the pros and cons of using insurance reimbursement or out-of-pocket payment for therapy:

Using health insurance reduces your overall cost, but results in less privacy and confidentiality. Under managed care there is less choice, more third party intrusion, and a significant limitation of services.

Paying for therapy yourself is more expensive, but it protects your confidentiality, offers more flexibility, and ensures that all treatment decisions occur only between client and practitioner. We often find that private pay clients use counseling more efficiently, have stronger ownership of their therapy or value it more, and tend to get positive results more quickly.

## Client Rights; Professional Ethics & Boundaries

### Client Rights

All clients have the right:

- To confidentiality, respectful treatment and a safe counseling environment.
- To services that are beneficial to the client and within the therapist's range of professional competence.
- To question and/or to refuse suggested therapeutic procedures or methods.
- To request whatever information or reasonable explanation they wish about their counseling.
- To discontinue treatment without harassment.
- To not be recorded (audio and/or videotaping) or observed by third parties without their written permission, which can be declined.

### Professional Misconduct

The therapeutic relationship must be without exploitation, harassment or undue pressure, and free from any sexual, physical or emotional abuse. Psychotherapists are obligated and responsible for maintaining appropriate professional boundaries with present and past clients. Sexual contact between therapist and client is always inappropriate. The therapist must refrain from any behavior which exploits the therapist-client relationship in a sexual way, or which could be interpreted as sexual by a reasonable person, even when initiated by or consented to by the client.

Do not hesitate to raise any question you may have regarding professional boundaries or professional misconduct with your therapist. If you have concerns about your counselor's professional conduct, we encourage you to immediately raise your concerns with your therapist and/or to bring them to the attention of our Clinical Director.

Reports of a licensed psychotherapist's misconduct and other complaints can also be directed to: New Hampshire Board of Mental Health Practice, 49 Donovan Street, Concord, NH 03301, 603-271-6762.

### Contact With the Therapist Outside of the Office

As we are located in a small town and rural area, it is not unlikely that at some point you and your therapist will encounter each other outside the office. In order to honor your privacy, your therapist will not initiate any social contact with you in those situations. Please do not interpret this behavior by your counselor as aloof, disinterested or disrespectful, but as an effort to ensure complete confidentiality for you. This leaves you with the choice of whether or not you want to initiate contact with your therapist outside the counseling room, depending on the circumstances. Your counselor will respond according to your choice. We encourage you to talk with your therapist about any concerns and questions regarding a potential encounter in social situations.

### Ethical Codes

Licensed psychotherapists are required to follow the ethical codes of their respective mental health profession. There are five different groups of licensed mental health practitioners in New Hampshire: Licensed Clinical Mental Health Counselors, Licensed Marriage & Family Therapists, Licensed Pastoral Psychotherapists, Licensed Psychologists, and Licensed Clinical Social Workers. Each of these five mental health professions has their own code of ethics. Your therapist will provide you with a copy of his/her individual "Professional Disclosure Statement" that identifies his/her mental health profession and the ethical code he/she practices under. Applicable ethical codes are displayed at our waiting room at all times.