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## **PSYCHOLOGICAL POLICIES AND SERVICES**

*What you can expect from us ~ What we can expect from you*

Welcome!

On the following pages you will find a summary of important details about our professional services and business policies. Our purpose here is to fully inform you about your rights and privileges as a consumer of psychological services. Please read it carefully and note any questions for discussion.

### **Psychological Services**

Psychotherapy and counseling are often used in the same way. However, *psychotherapy* focuses on resolving serious difficulties in emotional, cognitive, behavioral, and/or relationship areas, while *counseling* facilitates personal growth and problem-solving about life issues. Both types of psychological services are used at this clinic, but “psychotherapy” will be used for simplicity in this document. In psychotherapy then, different approaches can be used depending on a) personalities of therapist and client and b) problems or disorders to be addressed. Different from visiting a medical doctor, though, your active effort is required during sessions and at home for this work to be successful.

Psychotherapy has both benefits and risks. Benefits have been supported by research, and they include reduction in distressing symptoms, better relationships, and resolving specific problems. These benefits are not guaranteed but tend to be related to factors noted above. Risks sometimes include experiencing uncomfortable feelings like sadness, guilt, anxiety, anger, frustration, and recalling unpleasant personal history.

Since you are entitled to know your diagnosis and collaborate with us on treatment goals, we will be able to offer initial impressions by the end of our evaluation phase. We will then discuss our recommendations and work together on an initial treatment plan. Though we will discuss therapy strategies that can benefit you, it is also important that you ask questions about your therapy as they arise.

You can always choose to terminate psychotherapy with your therapist at any time. However, you and your therapist may also come to an agreement that your therapy should end or that it should be continued with someone else. In any case, we would be happy to provide an appropriate referral to another mental health professional. Your file will then be kept confidential for the legally recommended time period after which it will be destroyed.

### **Sessions**

Our normal practice is to conduct an initial evaluation during one or two 45-50 minute sessions. During this time, we can both decide whether one of us is the best person to provide the services you need to meet your treatment goals. If we proceed with follow-up sessions, we will usually schedule one session every 1-2 weeks unless more frequent sessions are necessary. Once this appointment is scheduled, you will be expected to pay for it unless you provide at least 24 hours advance notice of cancellation or rescheduling. A cancellation fee of \$100 is charged without 24-hour advance notice, a fee that insurance companies do not cover.

## **Professional Fees**

Our hourly fee of \$250.00 is considered “usual and customary charges” for an individual session in our area. Initial evaluations and shorter or longer sessions are pro-rated based on that hourly fee. ***Other professional services such as report writing, phone conversations lasting 5 minutes or longer, attending meetings or consultations with other professionals you have authorized, preparing treatment summaries, or additional services you may request will also be charged at the \$150.00/hour prorated basis.***

Fees for Licensed Master's-Level Therapists are \$175.00 for the Initial Interview and \$155.00 for each 45-50-minute therapy session thereafter. On a limited basis, reduced fees are offered to those who have a demonstrated financial need.

If you prefer to pay for psychotherapy sessions on a cash basis, the regular fee is \$150 per hour.

If your situation involves litigation requiring our participation, different fees will be charged because of the complexity and difficulty of legal involvement. These charges will also be your responsibility even if we are compelled to testify by another party. Other information about legal services and fees can also be discussed if they or when they arise.

## **Billing and Payments**

As a courtesy to you, we will bill your insurance company. Please provide us with your insurance card(s), driver's license, and any additional information we may need during your first visit. Our front office staff are available to answer questions regarding billing procedures. **Payment for copay, coinsurance, and any other amounts due are expected at each session.** Besides this, clients receive three (3) monthly billing statements for unpaid insurance, deductible, and other debt. If your bill is not paid in full after the first monthly billing statement, or if you have only made a partial payment on your bill at the end of the first month without setting up a payment plan, your account will be considered *overdue*. We are willing to arrange a reasonable payment plan with you at that time. In cases of non-payment or failing to follow a payment plan, the second monthly statement will include phone contact from our office and potential discussion with your therapist about personal financial responsibility. If these attempts fail to resolve balances due, the third monthly statement will indicate that the *overdue bill and/or delinquent payment plans* will be sent to a collection agency. Collection agencies have the right to use credit bureau reporting, money judgements, garnishment of wages, and lien attachments, all of which can negatively affect your credit and financial integrity.

## **Insurance Reimbursement**

Being fully informed about your insurance and evaluating your financial resources to pay for your services is critical in preventing disrupted care. If you have health insurance, it will usually provide some coverage for mental health treatment, and that coverage may affect realistic treatment goals. Our office staff will assist in verifying your benefits, and several forms may need to be completed. However, *you, not your insurance company, are responsible for full payment of fees regardless of the status of your claim or your insurance company's arbitrary determination of usual and customary rates or payments.* For example, in the event of insurance denials, rejections, errors, or non-covered services, your responsibility in paying for all services remains. Because of this, it is critical to know exactly what mental health services your insurance policy covers. Please carefully read the benefit section in your insurance booklet for mental health services and *call to verify specific benefits.*

After all your insurance coverage information has been obtained, we will discuss what we can expect to accomplish with those benefits. We will also discuss what will happen if the insurance benefits run out before you feel ready to end our sessions. It is important to remember that you always have the right to pay cash for services yourself and avoid the complexities described above. As noted earlier, a reduced hourly fee of \$150 is charged for services provided on a cash basis.

As your psychotherapy proceeds, coverage for mental health care services can become difficult despite specific coverage information gathered when services begin. Managed health care plans such as HMOs and PPOs often require advance authorization before they will provide reimbursement for mental health services. These plans are often oriented toward short-term therapy, which is designed only to resolve problems interfering with one's usual functioning. Though short-term therapy can be helpful, many people feel that more services are necessary. Additionally, these plans overlook the fact that many mental health disorders can require additional services. Overall then, it may be necessary for you to seek additional approval after a certain number of sessions. If benefits run out, other options or resources for your well-being can be discussed again.

Finally, please be aware that most insurance policies require you to authorize us to provide a clinical diagnosis, a treatment plan, summary, or a copy of your entire record. This information will become part of the insurance company files and will likely be computerized. All insurance companies claim to keep such information confidential, but in some cases, they may share the information with a national medical information data bank. Your signature, which releases us to bill your insurance company, also allows insurance companies to use your personal information in ways that are not always understood.

### **Contacting Us**

When you call, you may find that staff are sometimes unavailable since we are either in sessions, completing office work, or teaching. At these times our office staff or voicemail will take your call. We will answer within 24 hours on weekdays unless an emergency has occurred. If you believe that you cannot wait for us to return your call, you should call your family physician or visit the emergency room at the nearest hospital asking for the on-call psychologist or psychiatrist. If we are unavailable for an extended time, such as a holiday, we can provide you with the name of a colleague whom you could contact if needed.

### **Professional Records**

Both the law and standards of the psychology profession require that we keep treatment records for 7 years. You are entitled to receive a copy of your records if you wish, and you are entitled to see your records. However, professional wording can be confusing, misinterpreted, and/or distressing. As a result we often prefer to prepare an appropriate summary of records, forward them to an appropriate mental health professional for further discussion, or review them together to discuss what they contain.

Please know that fees for any preparation time or copying costs for a records request will be charged as usual.

### **Minors**

If you are under 14 years old, please be aware that the law provides your parents with the right to examine your treatment records if they insist. If your parents agree, we will provide them only with general information on how your treatment is proceeding unless we believe there is a high risk that you will seriously harm yourself or other. In these cases, we will discuss our intention to talk with your parents, but we must notify your parents by law. However, it is most important to know that before giving them any information, we will discuss the matter with you to resolve any concerns you may have.

### **Confidentiality**

In general, the law protects the confidentiality of all communications between a client and a psychologist. As a result, we can only release information about our work to others with your written permission. There are a few exceptions to this since we are legally required to take action to protect others from harm. Because of this, we may be required to reveal some information about a client's treatment. Exceptions include: a) if we believe that a child, an elderly person, or a disabled person is being abused, we must file a report with the appropriate state agency; b) if we believe that a client is threatening serious bodily harm to another, we are required to take protective actions, which may include notifying the potential victim, notifying the police, or seeking appropriate hospitalization; and c) if a client threatens to harm him/herself, we are required to seek hospitalization for the

client or to contact family members or others who can provide protection. Should such a situation occur, we would make every effort to discuss this with you before taking any action.

Your confidentiality is also affected in some judicial proceedings. For example, you may have the right to prevent us from providing any information about your treatment in some legal situations. In other legal situations, such as disability evaluations, or proceedings in which your emotional condition is an important legal issue, your rights to confidentiality are quite limited. We will discuss this as situations arise, but your questions about confidentiality in legal situations are always appreciated.

It is often helpful to consult with other professionals who provide medical or psychological care to you. In these cases, your signature on a *release of information* will allow us to discuss your situation with these professionals from a legal standpoint. In other cases, consulting with colleagues can provide helpful perspectives. When this occurs, identifying information is never revealed, and the consultant is also legally bound to maintain confidentiality. Our policy is to discuss such consultations with you if they are necessary.

Finally, we do not record sessions with clients unless they provide written consent after discussing reasons for this. We do not allow clients to record sessions without written agreement and permission.

Given the summary confidentiality above, any questions or concerns that you may have are still important to discuss. Since the laws about these issues are quite complex, we would be happy to explain confidentiality issues or provide other resources for you.

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Thank you for taking the time to read this lengthy summary. Our goal was two-fold: to provide thorough information about expectations and business policies involved in psychotherapy services; and to provide the same thorough information about your rights and privileges regarding psychotherapy services. Please know that we are always open to discuss your questions and concerns about these matters.

After reading this material and discussing any concerns you may have, you will be asked to sign several forms that are based on the information above. **These include an *Informed Consent*, a *HIPAA policy*, a *Release to Bill Insurance*, and a *Missed/Late Appointment policy*.** Your signature on these forms verifies your understanding of, and agreement to, the practices and policies of psychotherapy. We look forward to working with you.

Sincerely,

Anne Huebner, Ph.D.  
Licensed Psychologist

*Anne Huebner & Associates, LLC*