

Business Arrangements

To ensure a clear understanding of business arrangements between us, I ask you to carefully review the following information. In general, I ask you to respect my schedule, pay on time, know your emergency contacts (see below), and avoid bringing a bad cold or flu into the office. Also, please note limits to confidentiality if using e-mail or getting reimbursed by a third party payer, like an insurance company. If you have questions, please ask.

Counseling Sessions

One session is 45 minutes long. I'm responsible for starting and ending on time. Let me know if you want an extended session, which will be billed at the pro-rated hourly fee if your insurer does not cover the extended time to 60 minutes.

Telephone Calls and Emergencies

Any time you want to reach me, please call (415) 271-2350. This number is connected with a confidential voicemail that I check at least once a day. It is not an emergency number. If your call is an emergency, please dial 911, go to the local hospital emergency room or contact your local law enforcement agency.

Telephone Sessions and Email

I can speak with you briefly about your concerns by telephone. However, sessions in the office are generally more effective, because we can see each other's facial expressions and body language. Phone consultations beyond a few minutes are billed at the pro-rated hourly rate. For your convenience, I'll sometimes conduct sessions by phone where our relationship is well-established. My policies for email are similar with the caution that email is not a confidential medium. If you conduct email communication with me, you release me from any liability for protecting your confidentiality for correspondence through that medium.

Cancellations

In general, if you need to cancel or reschedule an appointment, please allow at least 24 hours. 48-hour notice or longer is preferable. Please limit last-minute cancellations, as these make it very difficult to keep a reliable schedule. If less than 24 hours' notice is given, you may need to pay for the appointment unless you have just contracted a bad cold or flu (see below) or have a family emergency. *This policy is not intended as a penalty.* Late cancellations provide little opportunity to refill the appointment time. The late cancellation fee is \$55.

Colds and Flu

As a courtesy and to continue providing services without interruption, I appreciate the option of avoiding exposure of myself and others to colds or flu at the peak of contagion. Please call to discuss options, such as a phone appointment or rescheduling. I will offer you the same courtesy notification.

Payments and Fees

Please plan to pay at the start of your appointment so we can focus on clinical issues for the rest of the session. If this is a problem, let me know. Your fees are as quoted before or at the first

session and are valid if you start therapy within one month. Otherwise, your fees will be those that are current at the first paid session and are set for one year. After that fees may be raised to the current amount and will not increase by more than 10% per year. Lapses in attending sessions of more than six months will re-set fees to the current rate.

Insurance

If I'm on your insurance panel, you're responsible for paying me the deductible or co-pay at each session. If you cancel your appointment or miss a session without adequate notice (per above), I am unable to bill your insurance, but you are responsible for the \$55 cancellation fee. If you're not paying with insurance or I'm not on your panel, you're responsible for payment. I will bill your insurer unless I am not on their panel. If you want to get reimbursed for my out-of-network services, please provide the documents you need me to complete. All third-party payers I know require access to your medical records when you seek coverage, so you gain payment but lose confidentiality by giving them that access. Also insurance coverage is granted by "medical necessity." I must honestly report your diagnosis and other aspects of your condition that may not qualify for medical necessity or I am at risk of ethical and legal sanctions. You may choose to continue on a private pay basis if you want psychotherapy for reasons other than so-called medical necessity.