

### **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.

#### **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.

#### **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 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 at least your copayment and possibly a session fee (depending on your contract) comparable to what I normally bill your insurance. If you're not paying with insurance or I'm not on your panel, you're responsible for payment. So I can help you get reimbursed, please bring a form or let me know the detailed information your carrier requires. I'll fill out the form or give you an invoice to use for reimbursement, without extra charge. You are responsible for getting reimbursed by your carrier. If you want your insurance company to add me to their panel, your best chance to achieve this is to ask your company to make that request of your insurance carrier. Please note that 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.