

# Graceful Therapy

## **Terms of Service and Policies**

### **What is therapy?**

Therapy is a service provided by a qualified and licensed therapist. Although each session and individual's perception of therapy may be unique, you can expect a few things to be consistent: a nonjudgmental and empathetic environment to openly discuss challenges, fears, hopes, and goals, and appropriate and qualified analysis of relationship and individual wellness. Psychotherapy requires the active participation of both the client and the therapist. In order to receive the greatest benefit from treatment, it is recommended that you take time to reflect on the topics and suggestions given during sessions.

Counseling is not always easy. You may find yourself having to discuss very personal information. You could find those conversations difficult and embarrassing, and you might be very anxious during and after such conversations. Counseling is intended to alleviate problems, but sometimes, especially at first, and as you get to the root of things, you may feel them even more acutely than in the past. Your therapist may suggest for you to do some things that might, initially, make you feel awkward or uncomfortable. Sometimes counseling requires trying new ways of doing things. You will always be free to move at your own pace. Your therapist may challenge you and your old ways of thinking and doing things, but we cannot make any promise about the results you will experience.

### **How long will therapy last?**

Therapy appointments usually last 50-55 minutes. Sessions may last from a few weeks to several months. The course of therapy depends on the presenting concerns, your commitment to change, and may also be impacted by the number of sessions covered by insurance. In general, we consider our job to "work ourselves out of a job." We will be in ongoing dialogue about your needs, progress, and recommended duration of counseling. You are invited at any time to ask questions about your therapist's methods or the direction of your counseling.

### **Contacting Your Therapist**

In the event of an emergency, please call 911 or go to your local emergency room. For non-emergent needs you may leave a message on our confidential voicemail or send your therapist an email. Please refrain from discussing topics other than scheduling or billing information outside of our face to face interactions.

If you need to cancel or reschedule your appointments, please provide 24-hours-notice. Failure to provide your therapist 24-hours will result in you being charged a \$75 fee. If you are late by 15 minutes or more and have not contacted your therapist, we will assume you are not coming. Missing an appointment will result in you being charged a \$75 fee. Unfortunately, your insurance company does not pay claims for missed appointments, so you will have to pay the fee for a late cancellation or missed appointment yourself at or before your next session. No-show/Late-Cancel Fees are never fun for your clinician to charge, but it is a way for us to maintain our income and to validate the worth of our time.

We appreciate your understanding and adherence to this policy.

## **Confidentiality**

In accordance with the standards set forth by the State of Illinois and HIPAA, the information you provide Graceful Therapy will be treated as strictly confidential, meaning that we will not share information you have provided us with unauthorized individuals. However, there are exceptions, including those situations which we are required by law to report, such as: suspected abuse to a child and/or dependent adult, harm or threat to self or others. While these situations are rare, you should be aware of the possible occurrence as well as the protective actions required of your therapist. These actions may include notifying the potential victim, notifying the police, seeking appropriate hospitalization for the client, and/or contacting family members or others who can help provide protection.

There may be times when your therapist will need to consult with another professional in order to adjust or improve their therapeutic approach. In these consultations, we will make every effort to avoid revealing your identity. The consultant is also legally bound to keep the information confidential. Unless you object, we will not necessarily inform you about these consultations. All clinicians on staff participate in group consultation, and clinicians that are not yet licensed to work independently receive supervision by a fully licensed clinician.

## **Counseling and Treatment of a Minor**

Graceful Therapy requires this “Terms of Service and Policies” document to be completed by both parents or legal guardians of a minor. A minor is identified as a client under the age of 18. If applicable, custody or guardianship documentation such as a parenting agreement must be provided to your clinician prior to the initial appointment. Please note that at the age of 12, a minor has certain rights to their file that may affect what information can be communicated or released outside of treatment. You may speak with your clinician if you have any concerns or questions about this.

## **Session Fees & Payment Expectations**

The fee for the initial sessions (diagnostic assessments) is \$175, subsequent sessions will be charged at \$160. If you are being seen by one of our clinical interns and not utilizing your insurance, the fee is \$25 per session.

You will be charged for the full session you have scheduled, even if you are late. It is expected that you pay the fee at the time of service. There is a \$25 service charge for personal checks returned for any reason. Payment plans may be made at my discretion and pending individual circumstances. In order to schedule an initial appointment with our clinicians, we require that a credit card be put on file.

## **Acceptance of Insurance and Client Responsibility**

If you have insurance coverage, we will be happy to submit claims to receive payment directly from them if we have a contract with your insurance or third-party payer. In that case, Graceful Therapy will submit claims according to the contract terms with your insurance. Your therapist will also provide you with receipts and any other information you may need so that you may submit your own insurance claims and be reimbursed by your carrier. Your copay or co-insurance is due at the time of your visit. If there is a problem collecting payment from your insurance or managed care company for the balance, you remain responsible for payment of the fee. If we have not received payment from your insurance or other third party payer within eight weeks of any counseling session, we may bill you directly for past and for ongoing visits. If your carrier does not pay, you will be responsible and failure to pay may necessitate termination

of counseling and a referral to another provider. We do not submit claims to insurance companies that we are not in network with, nor do we submit to secondary insurance payers. We will be happy to provide a superbill in these cases to aid in your own submission for reimbursement.

It is in your best interest to verify the details of your health insurance policy and share that information with Graceful Therapy staff. Your therapist may assist you in verifying your coverage and submit your claims to the insurance company. However, you remain responsible for knowing your insurance benefits. You also remain personally responsible for deductibles, co-payments, co-insurance, non-covered, ineligible, or unauthorized services. It is recommended that you verify your coverage 24-hours prior to the first appointment to be sure that your therapist is a covered provider and these services will be covered.

Some insurance companies will often require advance authorization before they will provide reimbursement for mental health services. It is your responsibility to make sure you are taking the proper steps to obtain reimbursement from your insurer; this includes keeping track of your authorized visits. If your insurance company limits the number of sessions you are allowed per calendar year/contract year/lifetime or limits the dollar amount paid out, you are expected to maintain documentation, as payment may become your responsibility if you exceed this number. \*Please note: maximum visits or dollar amounts may include all mental health services, not just for those rendered at Graceful Therapy, LLC.

You should also be aware that most insurance agreements require your therapist to provide a clinical diagnosis. This information will become part of the insurance company files, and, in all probability, some of it will be computerized. All insurance companies claim to keep such information confidential, but once it is in their hands, we have no control over what they do with it. It is important to remember that you always have the right to pay for services directly and avoid the reporting and complexities associated with insurance coverage.

If you experience any changes in your insurance coverage, it is your responsibility to notify your clinician or our administrative staff prior to your session. In the event that the insurance information that you have provided us is incorrect, resulting in the denial of a claim, you will be subject to a \$25 insurance resubmission fee. An example of this is if your coverage has ceased or changed and you fail to notify us before your session.

### **Suspension or Termination of Services**

Occasionally, your therapist may elect to discontinue treatment services provided. This may happen when your therapist observes no substantial progress is being made or other factors are interfering with their ability to help you. Additionally, if you do not keep a scheduled appointment and do not call within one week, your therapist will assume you have chosen to terminate counseling at that time. Future considerations of re-engaging in counseling will need to be initiated by you. Failure to comply with the statements of this services contract may also lead to termination of services.

If your account shows a balance of \$250 or more, services will be suspended until the balance is paid or a payment plan is established. If you are unable to afford services your therapist will make a referral to an outside agency for you to receive treatment. At Graceful Therapy, we believe that it is in your best interest to discontinue services if they become a financial burden.

You always have the right to voice your needs as a client. If for any reason you are dissatisfied with your therapist's services, please let them know, or you may also contact Kate Fish, LMFT, owner of Graceful Therapy, and she will address your concerns. If we are unable to resolve your concerns, we will assist you in finding qualified help elsewhere.

## Medical Records/Report Requests

If you have a request for your therapist to prepare a report, sign a document, or write a letter, please be advised that you may be charged a fee of \$25 per 15-minutes required to complete the request. Your therapist will make reasonable efforts to limit this information to the minimum necessary to accomplish the intended purpose of the request. Your therapist reserves the right to decline these requests. It is our practice to not become involved in any custody, visitation, or legal disputes. It is important that you seek appropriate and qualified legal advice regarding divorce or custody arrangements.

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Signature of Client or Legal Guardian 1

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Date

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Printed Name of Client or Legal Guardian 1

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Signature of Client or Legal Guardian 2

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Date

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Printed Name of Client or Legal Guardian 2