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Welcome to our practice!

We realize that starting counseling is a major decision and you may have many questions. This document contains important information about our professional services and business policies. It also contains summary information about the Health Insurance Portability and Accountability Act (HIPAA), a federal law that establishes national privacy standards, with specific mental health protections.

HIPAA requires that we provide you with a **Notice of Privacy Practices**, which explains the use and disclosure of protected health information. We have also provided you with a **Notice of Privacy Rights**, which describe the laws and rules that determine the use of information contained in your records in this office.

In addition, the Minnesota Board of Psychology and the Board of Behavioral Health and Therapy require that we provide a copy of the **Bill of Rights of Clients of Psychologists**.

### **The Therapeutic Process**

Psychotherapy varies depending upon the personality of both the therapist and the client and the particular problems that the client brings to therapy. There are a number of different approaches that can be utilized to help you with the concerns you wish to address. We work to individualize our approach to best meet your needs. However, we are aware that sometimes your needs do not match what your therapist has to offer. It is important to us that your therapeutic relationship provides a space that allows you to effectively work toward your goals. Your therapist can talk to you about her own therapeutic approach and together you can work to determine goodness of fit. If, after several sessions, you feel as if a different style or approach would work better for you, please discuss this with your therapist to either clarify your needs or receive a referral to a provider who may be a better fit for you.

Some things to consider before engaging in therapy:

Therapy is an investment. A decision to participate in therapy is a decision to invest in yourself, your relationships and your life situations. This process requires a commitment of time and energy, as well as emotional, intellectual and financial resources. Actively working between sessions is a way to maximize the return of your investment.

Psychotherapy has both benefits and risks. Risks sometimes include experiencing uncomfortable levels of feelings like sadness, guilt, anxiety, anger, frustration, loneliness or helplessness. Psychotherapy often requires recalling unpleasant aspects of your history. Sometimes things may seem to feel worse before they get better. This is a common experience in therapy. However, for many, the benefits outweigh the risks.

There are many benefits to entering into psychotherapy. It often leads to a significant reduction of feelings of distress, better relationships and resolutions of specific problems. Additionally, you may gain increased insight about yourself, your relationships and life situations. Another benefit of therapy is reduction of stress and improved self-care, which is related to better overall health. Because many factors contribute to the outcome of your experience in therapy, we cannot guarantee a specific result.

### **Appointments**

A standard appointment length is 53 minutes. If you are late to your appointment, your appointment will still end on time. If you are significantly late, we may not be able to submit a claim to your insurance for the session since we would not be able to meet for the entire time. In this case we would need to bill for a missed session and this fee would not be covered by your insurance. If you have not arrived by 15 minutes past your scheduled time, we will assume that you will not be attending the session unless you have contacted us to let us know otherwise.

### **Fees, Insurance Reimbursement and Payments**

Initial diagnostic assessments are billed at \$225. Individual therapy sessions are \$185 for a 53-minute appointment and \$165 for a 45-minute appointment.

Some insurance benefits can be used for reimbursement for therapy. Please call prior to your first appointment to clarify whether your insurance benefit can be used. It is your responsibility to clarify the extent of benefit coverage with your insurance provider.

We are also “fee for service” providers. There are some advantages to choosing not to use insurance to pay for therapy/mental health services. One reason is that submitting a claim to your insurance gives them access to your records. In some situations the insurance company will require more information than you feel comfortable disclosing. The only way to know that your information will remain private is to avoid involving a third party payor. In addition, insurance companies require clients to be given a mental health diagnosis in order to process payment for services. It is important to know that a mental health diagnosis becomes part of your permanent health care record.

Further considerations when using insurance reimbursement are as follows:

- Many insurance policies have such a high deductible that you may be paying out of pocket for services.

- Many insurance policies do not cover couples/family therapy. If these services are covered, one member of the group will need to receive a mental health diagnosis in order for insurance to reimburse for services.
- When using insurance benefits, your insurance company may have limits on the number of sessions you are allowed to see your provider. In many situations, the session limits are not sufficient to accomplish your goals for therapy.
- Your payment may be covered by out-of-network benefits if your insurance company is not one with which we are contracted. Other payment resources may include a health Flexible Spending Account (FSA) or Health Savings Account (HSA). Please carefully verify the details of your plan to determine reimbursement requirements.

If you are using insurance and have a co-payment or are paying for your session out-of-pocket, payment is expected at the time of the appointment. We accept cash, check or credit card payments. If we are submitting claims to your insurance and are unsure of your financial responsibility, you will be given a monthly statement and payment is expected each month. Please note that using a check or credit card will result in identifying information appearing on your statements. There will be a \$45 service fee for returned checks in addition to what your bank may charge you.

Balances that remain unpaid after six months will be turned over to a collection agency. You will be responsible for any fee charged to collect the outstanding amount.

Your signature below indicates that you have been informed of and agree to Be. Counseling Partner's financial policy.

Signature \_\_\_\_\_ Date \_\_\_\_\_

### **Cancellations/Missed Appointments**

If you need to cancel or reschedule an appointment, please do so at least 24-hours in advance so we can make that time available to others. Monday appointments must be cancelled by Friday to be considered as cancelled on time. If you provide less than 24 hours' notice or miss an appointment, you will be billed \$100 for that session time. Please be advised that insurers will not cover the cost of a late cancelled or missed appointment.

### **Communication**

Since a good portion of our day is spent in sessions, we will not often be immediately available by telephone. We will monitor our voicemail frequently during working hours and return calls within 24 hours with the exception of weekends or holidays. Our e-mail is not secure or HIPAA compliant. If you wish to communicate regarding appointment times via e-mail, we cannot guarantee that your personal information will be protected.

Additionally, e-mail is not to be used for crisis support or therapeutic purposes. If you and your therapist agree that e-mail would be a convenient way to coordinate scheduling and you are comfortable with the risk to privacy, you will also commit to refraining from direct or implied statements of crisis or endangerment via e-mail.

### **Crisis Situations**

Hours vary for each provider at Be.Counseling Partners. If you have a crisis outside of your therapist's working hours, or if you cannot wait for a reply to your voice mail message, you may call **\*\*CRISIS** or **\*\*274747** inside the Twin Cities. This is a local crisis line set up by the State of Minnesota. Outside of the Twin Cities metro area you may call 1-800-273-8255. If the risk is immediate, you may call 911 or go to your nearest emergency room.

### **Limits to Confidentiality**

The law protects all communications between a client and a therapist. In most situations we can only release information about your treatment to others with your written permission. We strongly encourage you to permit communication between your therapist and primary care provider or psychiatrist to help with coordination of care, however, you have the right to refuse this communication.

We are ethically and professionally required to consult with other mental health professionals about the therapy we provide. During a consultation, we make every effort to avoid revealing identifying information about a client. The other professionals are also legally bound to keep consultation information confidential.

We have a business contract with an electronic health records service that also submits claims to insurance. Through this service, information regarding your identity, insurance, frequency of contact and diagnosis can be known by their employees. As required by HIPAA, the employees of this agency are also required to maintain confidentiality of this data except as specifically allowed by the contract or required by law.

We are required by law to disclose confidential information without your consent in the following situations:

- If we believe that you are at risk to harm yourself or another person, we are required to take protective actions, which may include notifying the potential victim, notifying the police, or seeking appropriate hospitalization. Having unprotected sex without disclosing HIV positive status to partners can constitute threat of harm to others.
  
- If you disclose knowledge or perpetration of the physical or sexual abuse of a child or vulnerable adult, we are required by law to report this to the appropriate state agencies. Abuse of a child may include drug or alcohol abuse during pregnancy.

- If you are involved in a legal case, your records may be court ordered or subpoenaed. We are required to release records under these circumstances.

These situations are rare, however, should such a situation occur, we will make every effort to fully discuss it with you before taking action.

By signing below, you indicate that you have been informed of and understand the limits of confidentiality and that you consent to receive therapy services at Be.Counseling Partners.

Printed Name \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_