

INFORMATION FOR CLIENTS

Welcome to my practice. I appreciate your giving me the opportunity to be of help to you.

This brochure answers questions clients often ask about therapy. It is important to me that you know how we will work together. I believe our work will be most helpful to you when you have a clear idea of what we are trying to do.

This brochure talks about the following in a general way:

- What the risks and benefits of therapy are
- What the goals of therapy are, and what my methods of treatment are like
- How long therapy might take
- How much my services cost, and how I handle money matters
- Other areas of our relationship

After you read this brochure we can discuss, in person, how these issues apply to your own situation.

This brochure is yours to keep and refer to later. Please read all of it and mark any parts that are not clear to you. Write down any questions you think of, and we will discuss them at our next meeting. When you have read and fully understood this brochure, I will ask you to initial each page and sign it at the end. I will sign it as well and make a copy, so we each have one.

About Psychotherapy

I strongly believe you should feel comfortable with the therapist you choose, and hopeful about the therapy. When you feel this way, therapy is more likely to be very helpful to you. Let me describe how I see therapy.

Most of my work with clients uses what is called cognitive-behavioral therapy, a therapy based on psychological theories and supporting scientific research about learning, behavior and thinking. The way we interpret and respond to what happens (and has happened) to us has a significant impact on how we feel and behave and lead our lives. Cognitive-behavioral therapy is an evidence-based therapy, meaning that there is clear scientific evidence to support its use. In my opinion, evidence-based therapy gives you the best chance of successfully dealing with a wide range of problems. In many cases, I will ask that you use a cognitive-behavioral therapy workbook designed to help treat a particular problem.

The goals of my treatment are to teach people how to change the ways they react to both memories and current events in their lives to become happier persons who function better in the world. I think of my approach to helping people with their problems as an educational one.

I usually take notes during our meetings. You may find it useful to take your own notes, and also to take notes outside the office.

By the end of our first or second session, I will tell you how I see your case at this point and how I think we should proceed. I view therapy as a partnership between us. You define the problem areas to be worked on. I use some special knowledge to help you make the changes you want to make. Psychotherapy is not like visiting a medical doctor. It requires your very active involvement. It requires your best efforts to change thoughts, feelings, and behaviors. For example, I want you to tell me about important experiences, what they mean to you, and what strong feelings are involved. This is one of the ways you are an active partner in therapy.

I expect us to plan our work together. In our treatment plan we will list the areas to work on, our goals, the methods we will use, the time and money commitments we will make, and some other things. I expect us to agree on a plan that we will both work hard to follow. From time to time, we will look together at our progress and goals. If we think we need to, we can then change our treatment plan, its goals, and its methods. Please keep in mind that minor, major, and multiple problems take different amounts of therapy time (in terms of frequency of sessions and duration).

An important part of your therapy will be practicing new skills that you will learn in our sessions. I will ask you to practice outside our meetings, and we will work together to set up homework assignments for you. I might ask you to do exercises, to keep records, and perhaps to do other tasks to deepen your learning. You will probably have to work on relationships in your life and make long-term efforts to get the best results. These are important parts of personal change. Change will sometimes be easy and quick, but more often it will be slow and frustrating, and you will need to keep trying. There are no instant, painless cures and no "magic pills." However, you *can* learn new ways of looking at your problems that will be very helpful for changing your feelings and reactions.

Most of my clients see me once a week for 4 to 6 months. After that, we meet less often for several more months followed by monthly sessions as needed for a few months. Therapy then usually comes to an end. The process of ending therapy, called "termination," can be a very valuable part of our work. Stopping therapy should not be done casually, although either of us may decide to end it if we believe it is in your best interest. If you wish to stop therapy at any time, I ask that you agree now to meet then for at least one session to review our work together. We will review our goals, the work we have done, any future work that needs to be done, and our choices. If you would like to take a "time out" from therapy to try it on your own, we should discuss this. We can often make such a "time out" be more helpful.

I will send you a brief set of questions about six months after our last session. These questions will ask you to look at our work together, and sending them to you is part of my duty as a therapist. I ask that you agree, as part of entering therapy with me, to return this follow-up form and to be very honest about what you tell me then.

The Benefits and Risks of Therapy

As with any powerful treatment, there are some risks as well as many benefits with therapy. You should think about both the benefits and risks when making any treatment

decisions. For example, in therapy, there is a risk clients will have, for a time, uncomfortable levels of sadness, guilt, anxiety, anger, frustration, loneliness, helplessness, or other negative feelings. Clients may recall unpleasant memories. These feelings or memories may bother a client at work or in school. Some people in your community may mistakenly view anyone in therapy as weak, or perhaps as seriously disturbed or even dangerous. Also, clients in therapy may have problems with people important to them. Family secrets may be told. Therapy may disrupt a marital relationship and sometimes may even lead to a divorce. Sometimes a client's problems may temporarily worsen after the beginning of treatment. Most of these risks are to be expected when people are making any important changes in their lives. Finally, even with our best efforts, there is a risk that therapy may not work out well for you.

While you consider these risks, you should know also that the benefits of therapy have been shown by scientists in hundreds of well-designed research studies. People who are depressed may find their mood lifting. Others may no longer feel afraid, angry, or anxious. In therapy, people have a chance to talk things out fully until their feelings are relieved or the problems are solved. Clients' relationships and coping skills may improve greatly. They may get more satisfaction out of social and family relationships. Their personal goals and values may become clearer. They may grow in many directions—as persons, in their close relationships, in their work or schooling, and in the ability to enjoy their lives.

I do not take on clients I do not think I can help. Therefore, I will enter our relationship with optimism about our progress.

Consultations

If you could benefit from a treatment I cannot provide, I will help you to get it. You have a right to ask me about such other treatments, their risks, and their benefits. Based on what I learn about your problems, I may recommend a medical exam or use of medication. If I do this, I will fully discuss my reasons with you, so that you can decide what is best. If you are treated by another professional, I will coordinate my services with them and with your own medical doctor.

If for some reason treatment is not going well, I might suggest you see another therapist or another professional in addition to me. As a responsible person and ethical therapist, I cannot continue to treat you if my treatment is not working for you. If you wish for another professional's opinion at any time, or wish to talk with another therapist, I will help you find a qualified person and will provide him or her with the information needed.

What to Expect from Our Relationship

Psychological services are best provided in an atmosphere of trust. You expect me to be honest with you about your problems and progress. I expect you to be honest with me about your expectations for services, your compliance with medication, and any other barriers to treatment.

As a professional, I will use my best knowledge and skills to help you. This includes following the ethics rules and standards of the Pennsylvania Board of Psychology. In your best interests, the Board of Psychology puts limits on the relationship between a therapist and a client, and I will abide by these. Let me explain these limits, so you will not think they are personal responses to you.

First, I am licensed and trained to practice psychology—not law, medicine, or any other profession. I am not able to give you good advice from these other professional viewpoints.

Second, state laws and ethics rules require me to keep what you tell me confidential (that is, private). You can trust me not to tell anyone else what you tell me, except in certain limited situations. I explain what those are in the "About Confidentiality" section of this brochure. Here I want to explain that I try not to reveal who my clients are. This is part of my efforts to maintain your privacy. If we meet on the street or socially, I may not say hello or talk to you very much. My behavior will not be a personal reaction to you, but a way to maintain the confidentiality of our relationship.

Third, in your best interest and following the ethics standards, I can only be your therapist. I cannot have any other role in your life. I cannot, now or ever, be a close friend or socialize with any of my clients. I cannot be a therapist to someone who is already a friend. I can never have sexual or romantic relationships with any client during, or after, the course of therapy. I cannot have a business relationship with any of my clients, other than the therapy relationship.

Even though you might invite me, I will not attend your family gatherings, such as parties or weddings. As your therapist, I will not celebrate holidays or give you gifts. I may not notice or recall your birthday and I may not receive any of your gifts eagerly.

If you are seeing me for help with a behavioral addiction, you agree to attend treatment uninebriated and give your consent to random drug or alcohol tests. As in any treatment, honesty is very important for progress in treatment; you agree to tell me openly and honestly about any alcohol, drug use or other addictive behaviors you may have engaged in.

About Confidentiality

I will treat with great care all the information you share with me. It is your legal right that our sessions and my records about you be kept private. That is why I ask you to sign a "release-of-records" form before I can talk about you or send my records about you to anyone else. In general, I will tell no one what you tell me. I will not even reveal that you are receiving treatment from me.

In all but a few rare situations, your confidentiality (that is, your privacy) is protected by state law and by the rules of my profession. Here are the most common cases in which confidentiality is *not* protected:

1. If you were sent to me by a court for evaluation or treatment, the court expects a report from me. If this is your situation, please talk with me before you tell me anything you do not want the court to know. You have a right to tell me only what you are comfortable telling me.
2. Are you suing someone or being sued? Are you being charged with a crime? If so, and you tell the court that you are seeing me, I may then be ordered to show the court my records. Please consult your lawyer about these issues. Please understand that I do not testify in court. I want you to understand and agree that I will not testify on your behalf, provide evaluations or expert testimony in court. You should hire a different mental health professional for any evaluations or testimony you require. This position is based on two reasons: (1) My statements will be seen as biased in your favor because we have a therapy relationship; and (2) the testimony might affect our therapy relationship, and I must put this relationship first. I also do not have training or expertise in court testimony.
3. If you make a serious threat to harm yourself or another person, the law requires me to try to protect you or that other person. This usually means telling others about the threat. I cannot promise never to tell others about threats you make.
4. If I believe a child has been or will be abused or neglected, I am legally required to report this to the authorities.

There are two situations in which I might talk about part of your case with another therapist. I ask now for your understanding and agreement to let me do so in these two situations.

First, when I am away from the office for a few days, I have a trusted fellow therapist "cover" for me. This therapist will be available to you in emergencies. Therefore, he or she needs to know about you. Generally, I will tell this therapist only what he or she would need to know for an emergency. Of course, this therapist is bound by the same laws and rules as I am to protect your confidentiality.

Second, I sometimes consult other therapists or other professionals about my clients. This helps me in giving high-quality treatment. These persons are also required to keep your information private. Your name will never be given to them, and they will be told only as much as they need to know to understand your situation.

Except for the situations I have described above, I will always maintain your privacy. I also ask you not to disclose the name or identity of any other client being seen in this office.

If your records need to be seen by another professional, or anyone else, I will discuss it with you. If you agree to share these records, you will need to sign a release form. This form states exactly what information is to be shared, with whom, and why, and it also sets time limits. You may read this form at any time. If you have questions, please ask me. Please note, I do not divulge the fact that you are a client or anything about you or your sessions to anyone, unless you request me (in writing) to do so.

It is my office policy to retain clients' records for five years after the end of our therapy.

If I must discontinue our relationship because of illness, disability, or other presently unforeseen circumstances, I ask you to agree to my transferring your records to another therapist who will assure their confidentiality, preservation, and appropriate access. If I become incapacitated or die, someone I designate will call to notify you and to help with the transition.

Your health insurance company will receive only what you submit to them, which in most cases will be my statement. This gives the dates of our appointments, my charges, and one or more diagnoses. It will become part of your permanent medical record. If you are concerned, you should discuss this with me.

As part of cost control efforts, an insurance company will sometimes ask for more information on symptoms, diagnoses, and my treatment methods. I will let you know if this should occur and what the company has asked for. You will have to give me written permission to provide any information not already included in my billing statement. Please understand that I have no control over how these records are handled at the insurance company.

You can review your own records in my files at any time. You may add to them or correct them, and you can have copies of them. I ask you to understand and agree that you may not examine records created by anyone else and sent to me. I will keep your case records in a safe place.

In some very rare situations, I may temporarily remove parts of your records before you see them. This would happen if I believe that the information will be harmful to you, but I will discuss this with you.

My Background

I am a psychologist with over 30 years of experience. I have my own office for the independent practice of clinical psychology with a specialty in the treatment of behavioral addictions, mood and anxiety problems and personal (life) coaching. Prior to my current full-time private practice, I worked for 20 years in the Psychiatry Department of the University of Pennsylvania followed by several years at an inpatient addiction treatment hospital. I am trained and experienced in doing one-on-one therapy with adults (18 years and over). I hold these qualifications:

- I have a doctoral degree (PhD) in clinical psychology from the Psychology Department of the University of Pennsylvania.
- I completed an approved internship in clinical psychology.
- I am licensed as a psychologist in Pennsylvania.
- I am a member of the American Psychological Association.
- I am a fellow of the Pennsylvania Psychological Association.
- I am a member of the Philadelphia Society of Clinical Psychologists.
- I am a member of the Philadelphia Behavior Therapy Association.

About Our Appointments

The very first time I meet with you, we will need to give each other much basic information. For this reason, I usually schedule up to 2 hours for this initial evaluation session. This initial evaluation session includes open discussion of problems and concerns, history gathering, testing or questionnaires, and completion of forms. Following this, we will usually meet for a 60-minute session once or twice a week for four to six months, then less often. Appointments can be scheduled during my office hours. I will tell you at least a month in advance of my vacations or any other times we cannot meet. Please ask about my schedule in making your own plans.

An appointment is a commitment to our work. We agree to meet at my office and to be on time. If I am ever unable to start on time, I ask your understanding. I also assure you that you will receive the full time agreed to. If you are late, we will probably be unable to meet for the full time. It is likely that I will have another appointment after yours.

A canceled appointment delays our work. I will consider our meetings very important and ask you to do the same. Please try not to miss sessions if you can possibly help it. When you must cancel, please give me at least 72 hours (3 days) notice. Your session time is reserved for you. I am rarely able to fill a canceled session unless I know well in advance. If you start to cancel sessions, I may have to charge you for the lost time unless I am able to fill the slot. Your insurance will not cover this charge.

I request that you do not bring children with you (unless you and I have agreed in advance they will be part of the session). My waiting area is small and there is no adult supervision available.

Please do not smoke while you are in the office or waiting area.

Fees, Payments, and Billing

Payment for services is important in any professional relationship. This is even more true in therapy. One treatment goal is to make relationships and the duties they involve clear. You are responsible for seeing that my services are paid for. Meeting this responsibility shows your commitment and maturity.

I currently accept three forms of insurance payment, Medicare (but not Medicare Advantage), Capital Blue Cross and Tricare, otherwise I am out-of-network for all other insurance companies.

If you are insured through Medicare, Capital Blue Cross or Tricare, I will handle the billing and let you know what your co-pay is. In order to receive payment from those insurance companies, I must give them your identification numbers, diagnosis(es) and any additional information that they require to process your claim and verify services received. By using your insurance, you give me permission to release the personal information your insurance company requires me to release. By using your insurance

you also acknowledge that once your information has been released, neither you nor I have control over what happens to that personal information.

If I am out-of-network for your insurance plan or you do not want to submit your receipts to your insurance company for reimbursement, my current regular fees are detailed below. I examine my fee schedule yearly, and so may change my fees each new year. You will be given advance notice if my fees should change.

Initial Evaluation Session: If time is available, our first session will last 1 hour and 45 minutes to 2 hours and the fee is \$240.00. This session will include a detailed discussion of the problems you wish to work on and their history, a psychiatric diagnostic interview and psychological questionnaires. We will develop an initial treatment plan which will include problems to be worked on and the methods we will use and how frequently we will meet. If we are not able to complete the initial evaluation during this first meeting we will schedule additional sessions to complete the treatment plan.

Regular therapy services: For a session of 45 minutes, the fee is \$120.00 (each 15 minutes costs \$40.00). Please pay for each session at its end. I have found that this arrangement helps us to stay focused on our goals, and so it works best. It also allows me to keep my fees as low as possible, because it cuts down on my bookkeeping costs. I suggest you make out your check before each session begins, so that our time will be used best.

Missed sessions: If you do not cancel an appointment at least 72 hours prior to the session time, I may charge you \$120 for the missed session. A canceled appointment delays our work. I consider our meetings very important and ask you to do the same. Please try not to miss sessions if you can possibly help it. I certainly understand the need to cancel if illness occurs or an emergency arises and will not charge you when that happens.

Telephone consultations: \$160.00 per hour, prorated for the time needed. (For example, if we talk on the phone for 30 minutes, you will be charged \$80.00.) I believe that telephone consultations may be suitable or even needed at times in our therapy. If so, I will charge you our regular fee, prorated over the time needed. If I need to have long telephone conferences with other professionals as part of your treatment, you will be billed for these at the same rate as for regular therapy services. If you are concerned about all this, please be sure to discuss it with me in advance so we can set a policy that is comfortable for both of us. Of course, there is no charge for calls about appointments or similar business.

Extended sessions: Sometimes it may be better to go on with a session, rather than stop or postpone work on a particular issue. When this extension is more than 10 minutes, I will discuss it with you, because sessions that are extended beyond 10 minutes will be charged on a prorated basis of \$40.00 per each additional 15 minutes.

Psychological testing services: \$160.00 per hour. Psychological testing fees include the time spent with you, the time needed for scoring and studying the test results, and the

time needed to write a report on the findings. The amount of time involved depends on the tests used and the questions the testing is intended to answer.

Reports: I will not charge you for making simple reports to your insurance company. The monthly session receipt should be sufficient. However, I will have to bill you for any long or complex reports the company might require. The company usually will not cover this fee.

Other services: Charges for other services, such as hospital visits, consultations with other therapists, home visits, travel time, or any court-related services (such as consultations with lawyers, depositions, or court-ordered attendance at courtroom proceedings) will be based on the time involved in providing the service at my regular fee schedule (\$160 per hour). Some services may require payment in advance.

I realize that my fees involve substantial amounts of money, although they are well in line with similar professionals' charges. For you to get the best value for your money, we must work hard and well.

I will assume that our agreed-upon fee-paying relationship will continue as long as I provide services to you. I will assume this until you tell me in person, by telephone, or by certified mail that you wish to end it. You have a responsibility to pay for any services you receive before you end the relationship.

Depending on your financial circumstances and total medical costs for any year, psychotherapy may be a deductible expense; consult your tax advisor.

If there is any problem with my charges, my billing, your insurance, or any other money-related point, please bring it to my attention. I will do the same with you. Such problems can interfere greatly with our work. They must be worked out openly and quickly.

Health Insurance Coverage and Payments

Because I am a licensed psychologist, many health insurance plans will help you pay for therapy and other services I offer. Because health insurance is written by many different companies, I cannot tell you what your plan covers. Please read your plan's booklet under coverage for "Outpatient Psychotherapy" or under "Treatment of Mental and Nervous Conditions." Or call your insurer's office to find out what you need to know.

I am "in network" with three insurance plans, Medicare (but Not Medicare Advantage), Tricare and Capital Blue Cross. For all other insurance plans, I am "out-of-network." Health insurance is a contract between you (or your employer) and your insurer; I am not part of that contract. However, I will supply you with an invoice for my services with the standard diagnostic and procedure codes for billing purposes, the times we met, my charges, and your payments. You can use this to apply for reimbursement.

To seek payment from your insurance company, you must first obtain a claim form from your employer's benefits office or call your insurance company. Complete the claim

form. Then attach my statement to the claim form and mail it to your insurance company. My statement already provides the information asked for on the claim form.

Please keep two things in mind:

1. I had no role in deciding what your insurance covers. Your employer decided which, if any, of my services will be covered and how much you will be paid. You are responsible for checking your insurance coverage, deductibles, payment rates, co-payments, and so forth. Your insurance contract is between you and your company; it is not between me and the insurance company.
2. You—not your insurance company or any other person or company -- are responsible for paying the fees we agree upon.

If You Need to Contact Me

I cannot promise that I will be available at all times. I usually do not take phone calls when I am with a client. You can always call my regular office telephone number (1-888-933-3539); the system will direct your call to whatever phone I am closest to. I will take the call if I am able. You can always leave a message and I will return your call as soon as I can. Generally, I will return messages daily except on Sundays and holidays.

If you have an emergency or crisis, please try to contact me at 1-888-933-3539. If you have a behavioral or emotional crisis and cannot reach me immediately by telephone, you or your family members should call your own medical doctor or go to the nearest hospital emergency room or call 911

If I Need to Contact Someone about You

If there is an emergency during our work together, or I become concerned about your personal safety, I am required by law and by the rules of my profession to contact someone close to you—perhaps a relative, spouse, or close friend. I am also required to contact this person, or the authorities, if I become concerned about your harming someone else.

Please write down the name and information of your chosen contact person in the blanks provided

Name: _____

Address: _____

Phone: _____

Relationship to you: _____

Other Points

- If you ever become involved in a civil suit, divorce or custody dispute, I want you to understand and agree that I will not provide evaluations or expert testimony in court. You should hire a different mental health professional for any evaluations or testimony you require. This position is based on two reasons: (1) My statements will be seen as biased in your favor because we have a therapy relationship; and (2) the testimony might affect our therapy relationship, and I must put this relationship first.

- As a professional therapist, I naturally want to know more about how therapy helps people. To understand therapy better, I must collect information about clients before, during, and after therapy. Therefore, I am asking you to help me by filling out some questionnaires about different parts of your life—relationships, changes, concerns, attitudes, and other areas.

- If, as part of our therapy, you create and provide to me records, notes, artworks, or any other documents or materials, I will return the originals to you at your written request but will retain copies.

Statement of Principles and Complaint Procedures

I fully abide by all the rules of Pennsylvania State Board of Psychology. (The Board's rules include its Ethical Principles, its Standards for Providers of Psychological Services, and its Guidelines for Delivery of Specialty Services by Clinical Psychologists.)

Problems can arise in our relationship, just as in any other relationship. If you are not satisfied with any area of our work, please raise your concerns with me at once. Our work together will be slower and harder if your concerns with me are not worked out. I will make every effort to hear any complaints you have and to seek solutions to them. If you feel that I, or any other therapist, has treated you unfairly or has even broken a professional rule, please tell me. You can also contact the state or local psychological association and speak to the chairperson of the ethics committee. He or she can help clarify your concerns or tell you how to file a complaint. You may also contact the state board of psychologist examiners, the organization that licenses those of us in the independent practice of psychology.

In my practice as a therapist, I do not discriminate against clients because of any of these factors: age, sex, marital/family status, race, color, religious beliefs, ethnic origin, place of residence, veteran status, physical disability, health status, sexual orientation, or criminal record unrelated to present dangerousness.

This is a personal commitment, as well as being required by federal, state, and local laws and regulations. I will always take steps to advance and support the values of equal opportunity, human dignity, and racial/ethnic/cultural diversity. If you believe you have been discriminated against, please bring this matter to my attention immediately.

Our Agreement

I, the client (or his or her parent or guardian), understand I have the right not to sign this form. I understand I can choose to discuss my concerns with you, the therapist, before I start (or the client starts) formal therapy. I also understand that any of the points mentioned above can be discussed and may be open to change. If at any time during the treatment I have questions about any of the subjects discussed in this brochure, I can talk with you about them, and you will do your best to answer them.

I understand that after therapy begins, I have the right to withdraw my consent to therapy at any time, for any reason. However, I will make every effort to discuss my concerns about my progress with you before ending therapy with you.

I understand that no promises have been made to me by this therapist about the results of treatment, the effectiveness of the procedures used by this therapist, or the number of sessions necessary for therapy to be effective.

I have read, or have had read to me, the issues and points in this brochure. I have discussed those points I did not understand, and have had my questions, if any, fully answered. I agree to act according to the points covered in this brochure. I hereby agree to enter into therapy with this therapist (or to have the client enter therapy), and to cooperate fully and to the best of my ability, as shown by my signature here.

Signature of client (or person acting for client)

Date

Printed Name

Relationship to client:

- Self Parent Legal guardian
 Health care custodial parent of a minor (less than 14 years of age)
 Other person authorized to act on behalf of the client.

I, the therapist, have met with this client (and/or his or her parent or guardian) for a suitable period of time, and have informed him or her of the issues and points raised in this brochure. I have responded to all his or her questions. I believe this person fully understands the issues, and I find no reason to believe this person is not fully competent to give informed consent to treatment. I agree to enter into therapy with the client, as shown by my signature here.

Signature of Therapist

Date

I truly appreciate the chance you have given me to be of professional service to you, and look forward to a successful relationship with you. If you are satisfied with my services as we proceed I (like any professional) would appreciate your referring other people to me who might also be able to make use of my services.

Copy accepted by client Copy kept by therapist