



Cognitive Behavioral Solutions

Drs. Amy Assemany, Jennifer Holmberg & Kimberly Rubin

CLIENT INFORMATION AND POLICY STATEMENT

Welcome to Cognitive Behavioral Solutions. This information sheet has been prepared to acquaint you with our business policies, and general information regarding the Health Insurance Privacy and Accountability Act (HIPAA). HIPAA is a law that protects the privacy of Protected Health Information (PHI) used for the purpose of treatment, payment, and health care operations. HIPAA requires that our office provide you with a Notice of Privacy Practices (the Notice), which explains HIPAA and its application to your personal health information in greater detail, and is attached to this agreement. Please read it carefully and jot down any questions you might have so that we can discuss them at our next meeting. When you sign this document it will represent an agreement between us.

Psychological Services: Psychotherapy is not easily described in general statements. It varies depending on the personalities of the psychologist and patient, and the particular problems you bring forward. There are different methods we, at Cognitive Behavioral Solutions, use to deal with the problems you bring to our office. Psychotherapy is not like a medical doctor visit. Instead, it calls for a very active effort on your part. In order for the therapy to be most successful, you will have to work on things we talk about both during sessions and at home.

Psychotherapy can have benefits and risks. Since therapy often involves discussing unpleasant aspects of your life, you may experience uncomfortable feelings like sadness, guilt, anger, frustration, loneliness, and helplessness. On the other hand, psychotherapy has also been shown to have benefits for people who go through it. Therapy often leads to better relationships, solutions to specific problems, and significant reductions in feelings of distress. There are no guarantees of what you or your child will experience.

Our first few sessions will involve evaluation of your needs. By the end of the evaluation, we will be able to offer first impressions of what our work will include and a treatment plan to follow, if you decide to continue therapy. You should evaluate this information along with your own opinions of whether you feel comfortable working with us. Therapy involves a large commitment of time, money, and energy so you should be very careful about the therapist you select. If you have any questions about our procedures, we should discuss them whenever they arise. If your doubts persist, we will be happy to help you set up a meeting with another mental health professional for a second opinion.

Just as entering therapy is an important step, termination from therapy is just as critical. Termination should be planned with at least one session advance notice. Sometimes termination is completed at the termination session and sometimes it is more appropriate to have a phase-out period or periodic check-ups.



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Billing and Payment: Payment for psychological services is required at the time of each session. It is your responsibility to determine if your health insurance covers mental health services, including testing. The policy of this office is that you are expected to pay directly and then apply to your insurance company to reimburse you directly, unless an alternate plan is discussed in advance. It is your responsibility to determine your coverage for all services provided and there is no guarantee that any verified benefits will be paid by your insurance company. The contract for services is between psychologist and client, not psychologist and an insurance company. A receipt for services will be provided to you that you can submit to your insurance company. Please review the statement for correctness. If you see possible discrepancies, please notify us immediately. In circumstances of unusual financial hardship, we may be willing to negotiate a fee adjustment or payment installment plan.

If your account has not been paid for more than 60 days and arrangements for payment have not been agreed upon, we have the option of using legal means to secure the payment. This may involve hiring a collection agency or going to small claims court. In most collection situations, the only information we release regarding a patient's treatment is his/her name, the nature of services provided, and the amount due.

Professional Fees: Following is our fee schedule. In addition to regular appointments, we charge our basic hourly amount (\$135) for other professional services you may need, though we will break down the hourly cost if we work for periods of less than one hour. Other services include report writing beyond the initial report (included in the testing fee), telephone conversations lasting longer than 15 minutes, attendance at meetings with other professionals you have authorized, the preparation of treatment summaries and the time spent performing any other professional service you may request of us. If you become involved in legal proceedings that require our participation, you will be expected to pay for our professional time even if we are called to testify by another party.

Procedure	Code	Fee
Intake Interview	90791	\$175
Individual therapy (45 min.)	90834	\$150
Extended therapy (60 min.)	90837	\$200
Individual therapy (30 min.)	90832	\$100
Family Therapy (w/o patient)	90846	\$150



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Procedure	Code	Fee
Family Therapy (w/ patient)	90847	\$150
School Consultation	Not a reimbursable service	\$150
Psychological Testing	96101	\$170
Missed Session Fee	Not a reimbursable service	\$150

Appointments: Appointments are usually fifty minutes in length and scheduled, if possible, on a once per week basis. This may change depending on individual circumstances. It is your right to discontinue therapy at any time if you feel it is in your best interest to do so, but we ask that you discuss your decision with us. It is our ethical responsibility to arrange termination of therapy or recommend transfer to another therapist when it is reasonably clear that a client is not benefiting from treatment.

Cancellations and Missed Appointments: From time to time you may not be able to keep an appointment. You are asked to directly notify your psychologist 24 hours in advance whenever possible if you cannot keep your appointment. If insufficient notice is given for cancellation, you will be billed the missed session fee unless we are able to fill your vacated time. Obvious exceptions to this policy include sudden illness or death in the family. If it is possible, we will try to find another time to reschedule the appointment. There may be instances where we need to cancel as well. We will try to give you as much notice as possible when this occurs.

Professional Records: The laws and standards of our profession require that we keep treatment records. You are entitled to receive your records, or a summary of your records. Because these are professional records, they can be misinterpreted and/or upsetting to untrained readers. If you wish to see your records, we recommended that you review them in our presence so that we can discuss the contents. **Minors:** If you are under 18 years of age, please be aware that the law may provide your parents the right to examine your treatment records. It is our policy to request an agreement from parents that they agree to give up access to your records. If they agree, we will provide them only with general information about our work together, unless we feel there is a high risk that you will seriously harm yourself or someone else. In this case, we will notify them of our concern. We will discuss the matter with you, if possible, before giving your parents any information. We will do our best to handle any objections you may have with information we plan to share.

Confidentiality: As a client at Cognitive Behavioral Solutions, you have the privilege of confidentiality. This means that no information about your therapy will be revealed to anyone else without your knowledge and written permission. However, the situation is not simple. We can not promise that



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everything you share will never be revealed to anyone else. There are some times when the law requires us to tell others and there are some other limitations on our confidentiality. Because you cannot unsay what you have told, you must know about these rules at the beginning so that you do not say something you wish you had kept secret.

HIPAA provides you with several new and expanded rights with regard to your Clinical Records and disclosures of protected health information. These rights include requesting that your record be amended; requesting restrictions on what information from your Clinical Records is disclosed to others; requesting an accounting of most disclosures of protected health information that you have neither consented to nor authorized; determining the location to which protected information disclosures are sent; having any complaints you make about the policies and procedures of Cognitive Behavioral Solutions recorded in your records; and the right to a paper copy of this Agreement and the attached Notice form.

The following circumstances illustrate where there are exceptions to confidentiality:

A. There are laws written to protect persons from harm when, in a therapist's professional judgment, there is a danger to those persons from a client. 1) If your psychologist becomes aware of the threat of physical danger to yourself or another person, she is bound by law to take appropriate action to prevent such harm, including contacting other persons involved and warning them of possible danger and/or contacting the police or perhaps seeking hospitalization. If you threaten or act in a way that is very likely to harm yourself, your psychologist may have to seek hospitalization for you, or to call your family members or others who can help protect you. If such a situation occurs, your psychologist will fully discuss the situation with you before doing anything, unless there is a very good reason not to. 2) In an emergency, where your life or health is in immediate danger, your psychologist may release, to another professional, information which would protect your life, without your permission if we cannot get it. If this is necessary, your psychologist will discuss this with you as soon as possible afterwards. 3) In Michigan, all suspected child abuse or neglect must be reported, even when disclosed in a confidential counseling relationship. If your psychologist believes or suspects that a child, an elderly person, or a disabled person is being abused (by your neglect, assault, battery, or sexual molestation) she must file a report with the appropriate state agency. Psychologists' do not have the authority to investigate further into the situation to find out all the facts; only the state agency can investigate.

B. In general, if you get involved in court proceedings, it can prevent your psychologist from testifying about what you have told her. This is called privilege and it is always your choice to invoke it or waive it (that is, allow us to testify). However, there are some situations where the judge may require your psychologist to testify because the judge believes the



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court to need her information to make a decision. If you waive the privilege of confidentiality in order to allow your psychologist to represent information helpful to you in a legal proceeding (divorce, child custody), you may not be able to reclaim confidential privilege to prevent other information from being disclosed. 1) In a child custody or adoption proceedings where your fitness as a parent is questioned or in doubt. 2) Where your emotional, mental, or psychological condition is important information for a court's decision. 3) During a malpractice case or a disciplinary board hearing against a therapist. 4) When you are seeing your psychologist for a court-ordered psychological evaluation or treatment. In this case it is important to discuss confidentiality fully because you do not have to tell your psychologist what you do not want the courts to know.

C. There are a few other points about your confidentiality you must know about: 1) Insurance companies require a diagnosis and some insurance companies require further information. We will discuss this with you before submitting information beyond a diagnosis. If you give us an insurance form to fill out, we will assume that we have your permission to give the insurance company the information they require. If you have questions regarding your insurance company's policies in regard to confidentiality, you will need to discuss your concerns with the insurance company. 2) The laws also permit you to waive the privilege of confidentiality. You may request that information be discussed with others, such as your family or a physician. The information will be shared only after you have signed an authorization for release of information. 3) Your psychologist may occasionally find it helpful to consult other professionals about a case. During a consultation, we make every effort to avoid revealing a patient's identity. The consultant is also legally bound to keep information confidential. If you do not object, we will not tell you about these consultations unless we feel that it is important to our work together. Similarly, when your psychologist is out of town or unavailable, another professional may cover for her absence and must have access to your file. 4) If your account is overdue and we have not discussed the payment plan, Cognitive Behavioral Solutions may use a legal means to get paid. The only information we will give to the court, a collection agency, or a lawyer would be your name, address, the dates we met for professional services, and the amount due. 5) Children in treatment who are under the age of 12 have little legal right to keep what they tell their psychologist from their parents if their parents ask. Between 12 and 18, however, as the person becomes more able to understand and choose, he or she assumes legal rights. If this is your case, please understand that while most of the specific things you tell your psychologist will be treated as confidential because that would assist with your treatment, your parents or guardians do have the right to general information on how our therapy is progressing so they can make well-informed decisions about therapy. Your psychologist may also have to tell them some information that concerns other family members that you share. 6) If you choose to tell your psychologist something your spouse does not know, she cannot ethically agree



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to keep it from your spouse if it would harm him or her not to know. Your psychologist will work with you to decide on the best long-term way to handle such situations. 7) Any information that you share outside of therapy, voluntarily and publicly, will not be considered protected or confidential by a court. 8) Your psychologist will not record therapy sessions on audiotape or videotape without your permission.

As you can see, the rules for confidentiality are complicated. However, you should now have enough information to enter into treatment well informed.

Telephone and Emergencies: The psychologists at Cognitive Behavioral Solutions are often not immediately available by telephone. We do not answer the phone when with a patient. We will make every effort to return your call within 24 hours with the exception of weekends and holidays, If you are difficult to reach, please inform us of your availabilities. Occasionally a message gets lost or is inaccurate. If you have a problem with our voice mail system or question if we have received your message, please let us know.

If you are unable to reach your psychologist and are concerned for the safety of yourself or your child, please proceed to the nearest hospital emergency room and ask for the psychiatrist or psychologist on call.

Please sign below indicating that you have read and understood the above information. **A parent must co-sign for a minor.**

Client's Name (please print); Signature Date

Parent's Name (please print); Signature Date