

## **Stress and Anxiety Services of New Jersey, LLC**

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### **Client-Therapist Service Agreement**

Welcome to Stress and Anxiety Services of New Jersey, LLC (SAS of NJ). This document contains important information about our professional services and policies. Please read it carefully and make notes of any questions should you have any, so that we can discuss them at an upcoming session. When you sign this agreement, it constitutes a binding agreement between you and your therapist.

### **Psychological Services**

The therapy experience varies depending on the personality of both the therapist and the client and the particular problems which the client brings to treatment. There are a number of different theoretical approaches in the field of psychotherapy. All are designed to address the problems that you are coming here to work on, but therapy may look very different from one approach to another. SAS of NJ is an independent therapy practice dedicated to the theoretical orientation referred to as cognitive behavioral therapy (CBT). We specialize not only in the utilization of CBT in our treatment, but specifically its application to anxiety disorders.

Therapy of all kinds can have benefits and risks. Since therapy involves addressing difficult and often fearful issues, you should expect that during the course of therapy you may experience uncomfortable feelings, such as guilt, sadness, anger, frustration, and even, at times, an increase in anxiety. On the other hand, CBT in particular has consistently demonstrated to be helpful in the significant reduction of negative experiences such as distress and sadness, to better enable people to control self-destructive behaviors, and to overall increase quality of life and one's satisfaction in day to day living.

CBT views the client as being directly involved in the formulation and course of his or her own treatment. This is not a passive arrangement where your therapist will do things "to you," but rather one in which you will be an active participant. Therapy will therefore require active effort on your part.

It is seen as beneficial if the client understands exactly what is involved in treatment, and the theory behind why certain treatment protocols are chosen, and so this is almost always discussed in therapy, and you should feel free, and indeed encouraged, to ask questions about whatever is being done or said during the course of treatment.

CBT is psycho-educational in nature, meaning that a good deal of therapy involves teaching the client specific interventions, and actively sharing with the client ideas and concepts relevant to addressing the presenting problems. You should expect to come away from the experience having learned many very specific things that you can do to address the issues that have troubled you in the past. You should expect, as does your therapist, great improvement in your condition, but there are no guarantees about what you will be able to accomplish, even with great effort on both our parts.

## Sessions, Fees, Insurance, and Cancellation policies

Sessions are typically conducted on a once- a-week basis and last for 45 minutes each, though the initial consultation is scheduled for a full hour. More or less frequent sessions are sometimes scheduled, depending on the needs of the client.

\*Charges for the initial assessment meeting are greater than for the follow up therapy sessions, and vary among the different SAS of NJ therapists. Signing the Signature Page of this document indicates that you have been informed of your therapist's fees.

\*The fees that you are quoted at the start of your therapy may be increased after the end of the calendar year in which you start treatment. If for whatever reason you were in treatment during the ending of a calendar year and did NOT have an increase in your fees, your fees may be increased at any time during the course of the following year. You will be notified at least one month in advance of an increase in fees. We at SAS of NJ expect that any fee increases will be modest and not excessive.

\*SAS takes Visa, Mastercard and Discover. We do not take American Express or other cards.

\*Checks should be made out to "SAS of NJ." and not to my individual name.

**At this time none of the therapists at SAS of NJ are participating in any health insurance or managed care company plans.** If you have "out of panel" or "out of network" insurance benefits, you will still be required to pay the full fee at the time that services are provided. Your therapist can then provide you with a receipt, which has all the information that your insurance company typically requests. You could

then submit the receipt to your insurance company for whatever reimbursement they allow. **SAS of NJ, however, cannot in any way guarantee that your insurance company will reimburse you for services.**

**PLEASE NOTE: If you do not show up for a scheduled appointment, or if you cancel less than 24 hours before the appointment time, you should expect to be billed for the entire amount of the session cost.**

Please also note that while your therapist can provide you with a receipt for the amount paid, it will indicate charges for a missed session, not for clinical services provided, since the session did not take place. You may therefore have a receipt for tax purposes, but in all probability, you will not be able to submit that receipt for insurance reimbursement.

Please also note that the above policy will be instituted *regardless of the reason for cancellation*. That is because charging for "no shows" or last minute cancellations is not a punitive measure, but a business decision. In contrast to a physician, dentist, or other health professional, your contract in therapy is not just payment for a service, but for a particular period of scheduled time. In that sense, it is like purchasing a ticket to the theater; the seat is reserved for you and if you don't show, or if you cancel the last minute, that seat cannot be made available to another patron. While you may have good reasons, even an emergency, for not being able to make the show, very few theaters would consider absorbing the loss and reimbursing you your ticket price.

Having said that, please note that when you do give short-notice cancellations, your therapist will make every attempt to try to fill the spot with someone else who the therapist might not have had time for that week. If he or she is successful, the therapist will not charge the person that cancelled, but more often than not they are unable to do this, so you should expect to be billed for the session time should this ever occur.

**Please note: If you owe the equivalent of two sessions charges, a new appointment will not be made until after payment of the outstanding balance, at least in part, is received by our office.**

**Please note: If your account is more than 60 days overdue and suitable arrangements for payment have not been agreed to, your therapist will have the option of using legal means to secure payment, including the use of collections agencies or small claims court.** If such legal action is necessary, the costs of bringing that proceeding will be included in the claim. In most cases, the only information which would be released about a client's treatment would be the client's name, the nature of the services provided, and the amount due.

## Additional Fees

A certain amount of "out of session" work time on the part of the therapist is built into the charges for your session time, but under certain circumstances additional time spent on a case can become significant, and will therefore be charged. This might occur, for instance, in the preparation of a report or letter to a school or place of work, or when there is a need to make numerous phone calls, or calls that last more than just a few minutes. Additionally, although we do not accept insurance payments directly and function only on an out-of-network basis, there are times that you might request that your therapist contact your insurance company or managed care organization and negotiate for a higher level of care or for additional sessions. These phone calls can sometimes be quite time consuming, and often involve several stages, such as first speaking with a Customer Service Representative, then a Customer Care Manager, and then a Physician Review. In all these cases and more, you may be charged a pro-rated fee for the time spent involved in these activities. You will be informed of this arrangement, however, before any of the work is done, so that you have the opportunity to accept or decline these services.

Also, there are times when SAS of NJ can provide you with workbooks that compliment your therapy treatment, or devices designed to help you with your skills practice. These will be charged separately from your regular therapy charges. We often have these in stock, and because we buy things in bulk, we are able to pass on these savings to you. These items are not mandatory, and success of treatment is not dependent on their purchase, but at times your therapist may highly recommend these purchases. In addition you always have the option of purchasing any recommended items from alternative sources, such as from the internet or a bookstore chain.

## Contacting the Therapist

SAS stationary letterhead, business cards, the SAS of NJ website, and therapy session receipts all list therapist's phone numbers and the SAS of NJ address.

**Email.** Individual therapist's email addresses and a general address are indicated on the SAS of NJ website. Keep in mind, though, that on occasion a few days may go by before your therapist checks email, so you cannot depend on always getting a quick response.

Please also be aware that certain communications, such as trying to arrange or change an appointment time, or letting your therapist know about something you had contracted to try to work on, are perfectly acceptable uses of the Internet. However, we typically do NOT conduct therapy of any kind across the Internet. If you have a strong need to discuss something of a clinical nature, it is suggested that you leave a voicemail message on the voicemail system and then talk directly on the phone with your therapist or set up an appointment to meet face to face.

**Fax.** The number is 732-432-7206; you may fax the office 24/7. Here again, you may not always get a response right away.

**Phone.** The phone number is 732-390-6694. This is generally the best way to reach your therapist for non-emergency messages. You will almost always get the voice mail when you call this number, and you should leave your information with some good times when you can be reached. You usually cannot reach your therapist directly in the office when you phone this number, but you may phone anytime, 24/7. Unless the telephone greeting indicates that the therapist is away on vacation, they usually check voicemail several times daily on weekdays and at least once a day on weekends and holidays.

Keep in mind that when you phone this number, you may also leave a message for the office manager regarding business and financial questions, or for one of the other mental health professionals at SAS of NJ. These options are reviewed in the telephone greeting.

When on vacation, or out of town for some other reason, there will almost always be an arrangement for clinical coverage. When this is the case, the telephone greeting message will refer you to the covering clinician. On those occasions when no coverage is provided, you would either be directed toward your local ER for clinical emergencies, or the greeting will state that your therapist is out of town, but I will be checking messages regularly.

## Confidentiality

In general, the confidentiality of all communications between a client and a psychologist is protected by law, and information can only be released to others outside of the practice with your written permission. If you are seeing a psychiatrist, or have recently been treated by another mental health provider, you may be asked to sign a form giving permission to make contact and discuss your case. In addition, your therapist may occasionally consult with another mental health professional outside of the practice, but will typically make every effort to avoid revealing the identity of the client. On extremely rare occasions, your therapist may get ongoing supervision from someone outside of the SAS of NJ practice because of problems not originally made clear during the initial phases of treatment. If this should seem warranted this will be discussed with you beforehand.

In addition, your case may be discussed with other therapists on staff at SAS of NJ. They are restricted by the same laws of confidentiality. Finally, support staff has been instructed in the rules of confidentiality, have been trained in the protection of your privacy, and have signed a written document where they agree not to release any information outside of the practice without permission from a mental health professional at SAS of NJ.

Confidentiality regarding sharing information outside of the practice is maintained under all circumstances, except when it is believed that you or someone else may be put at risk if confidentiality is not broken. If it is believed that there is a possibility that you or someone else may be in danger, such as when there exists the potential for suicidal or homicidal behavior, or a minor or elderly person is at risk for abuse, then your therapist may contact whomsoever it is felt is appropriate to protect those that require protection, and share specific information about you and/or our treatment.

You have the right to prevent your therapist from providing any information about your treatment in most judicial proceedings. Under certain conditions, however, a court may request client records. These may include child custody proceedings and proceedings in which your emotional condition is an important element. These cases are handled very carefully, and under no condition would information be provided without your prior knowledge unless circumstances make that difficult or impractical.

Both law and the standards of our profession require that we keep appropriate treatment records. You are entitled to receive a copy of the records, unless it is believed that seeing them would be emotionally damaging, in which case, the therapist will be happy to provide them to an appropriate mental health professional of your choice. Because these are professional records, they can be misinterpreted and/or

can be upsetting, so it is recommended that you and your therapist review them together so that the two of you can discuss what they contain. Clients will be charged an appropriate fee for any preparation time which is required to comply with an information request.

**NOTE FOR MINORS:** If the client is under eighteen year of age, please be aware that the law may provide parents with the right to examine the treatment records. It is SAS policy to discuss this with the client. If the client desires to keep part or all of therapist-client conversations private from the parent(s), and the therapist believes it to be clinically advantageous to do so, he or she will verbally request an agreement from the parent(s) to allow for the therapist and the client to speak confidentially.

If the parents are divorced, a copy of the custody decree will be requested. If there is joint custody, the signature of both parents on the signature page of this document will be required.

While this written summary of exceptions to confidentiality should prove helpful in informing you about potential problems, it is important that you discuss any of your questions or concerns with your therapist. The laws governing these issues are quite complex, and your therapist is not an attorney. While we are happy to discuss these issues with you, should you need specific advice, formal legal consultation may be desirable.

## In Conclusion

Your signature on the Signature Page indicates that you have read the information in this document and agree to abide by its terms.

It is hoped this has served to clarify expectations and that it has answered many questions that you might have had about how therapy is run at SAS of NJ. We have tried to balance the need for dealing with the business end of providing services to you while maintaining our integrity as supportive and caring professionals who are committed to helping you be successful in reaching your goals in therapy.