# Skylark Somatic Therapy Policy & Procedures

Welcome to Skylark Somatic Therapy. I provide individual, couples, and group psychotherapy for adults. This document provides information about my professional services and practice policies and procedures.

# **Online Psychotherapy Services**

At Skylark Somatic Therapy, I practice mainly from a depth-oriented, somatic perspective. However, I aim to meet each client where they are on their journey and tailor my approach and methods to support the whole person—mind, body, heart, and soul.

Research shows that the most successful therapeutic outcomes result from a strong therapeutic alliance in which the relationship between the therapist and client is collaborative and respectful, and the client is held in unconditional positive regard. This relational bond provides the foundation from which clients develop the psychological safety to confront their fears, take appropriate and healthy risks, and ultimately become more conscious individuals capable of navigating life's challenges.

Clients benefit most from working with me when they actively participate in their healing and growth. This means they are invested in psychotherapy, open, and curious about developing personal tools to manage their symptoms and heal. The strategies discussed in each session are then practiced at home.

# Professional Service Fees and Payment Policy

## **Payment Policy**

Payments are processed before each session or monthly, depending on the client's preferred payment method. Payment arrangements must be made for accounts not paid for more than 60 days. Accounts with an outstanding balance of more than 120 days and no payment arrangement will be subject to legal action. Please know that hiring a collection agency may require that I disclose confidential information regarding your treatment, the services I have provided, and the balance you owe. The client will assume any collection fees incurred during this process.

All major credit and debit cards and FSA/HSA are accepted. You must provide a form of payment on either the client portal (for clients not using their out-of-network (OON) benefits or those who prefer to manage insurance claims themselves) or on Thrizer (for clients using their OON benefits and do not want to manage insurance claims or wait for reimbursement). Payments are processed before each session or on the last Friday of the month, depending on the client's preferred payment method.

# Good Faith Estimate

Under the law, healthcare providers must give patients who don't have insurance or are not using insurance an estimate of the expected charges for medical services, including psychotherapy services. Therefore, when you become a Skylark Somatic Therapy client, you will receive a "Good Faith Estimate" explaining how much your mental health care will cost.

You can learn more about Good Faith Estimate by visiting www.cms.gov/nosurprises.

#### **Professional Fees**

- Consultation: 15-20 minutes (by phone) Complimentary
- Individual Psychotherapy Session: 60-minutes (53 60 minutes) \$200
- Couples Session: 90-minutes (75 90 minutes) \$300
- Group Session: 60-90 minutes—The fee per group session varies depending on the type of group (coaching, support, or therapy).

## Reduced Fee & Sliding Scale

A reduced fee and a sliding scale are available on a limited basis for those experiencing financial distress. Currently, all of these spots are full. If you would like to work with me on a sliding scale but no spots are available, you can request to be put on the waiting list. Those on the waiting list will be contacted as spots become available. Please email me to inquire about my waitlist. Idrew@skylarksomatictherapy.com

# Insurance Reimbursement

I am an OON (Out-of-Network) provider only, and I do not bill insurance companies or submit insurance claims directly. Instead, I use <u>Thrizer</u> for those clients who wish to utilize their OON benefits to offset the cost of therapy. Please be aware, however, that using your OON benefits requires that I assign you a diagnosis. Thrizer submits claims on clients' behalf and waits for reimbursement, simplifying clients' payment/claims submission process. With Thrizer, clients pay their co-insurance for therapy sessions after meeting their deductible instead of paying the full provider fee and waiting for insurance reimbursement. The client enters their insurance information, and Thrizer can instantly show you if you have OON benefits, your deductible, whether or not it's been met, and your co-insurance-the cost of each session.

Thrizer makes using OON benefits easy and affordable as they handle all claims submissions from beginning to end, saving clients time and money. Of course, you do not have to create an account with Thrizer if you do not have or don't want to use your OON benefits or prefer to submit claims to your insurance company yourself. If you prefer to manage your insurance claims, you can access a SuperBill monthly from your client portal and submit it to your insurance company for reimbursement.

You can learn more about Thrizer by clicking here.

#### Out-of-Network vs. In-Network Treatment

This Agreement's Professional Fees and Insurance Reimbursement sections discuss disclosures required by health insurers or to collect overdue fees.

My approach is client-centered and collaborative, so clients are expected to be actively involved in all phases of their treatment. Treatment goals are discussed regularly, and a client's unique needs are prioritized, not an insurance company's.

Working with an in-network provider may be less expensive if you have limited means. However, I encourage potential clients first to consider the overall cost of their treatment and the many benefits of working with a professional who is not bound by the restrictions imposed by insurance companies that, by design, prioritize profit over care. Here are a few examples:

In-network providers must...

- Submit patient treatment plans regularly to continue authorizing sessions.
- Provide clarification, which often delays payment.
- Help patients navigate complications associated with claim submittal. Insurance companies are notorious for changing what they will cover without notifying the patient or the provider, resulting in unexpected bills for the patient.
- Respond to an audit and provide patient records, compromising confidentiality.

When an insurance company is involved, providers must submit a diagnosis for each client that remains part of their permanent health record. Insurance companies often use the diagnosis to determine the number of sessions allowed, treatment goals, and the therapeutic modalities used, which can affect reimbursement rates. An insurance company should determine none of these, which is why I am an out-of-network provider (OON) only. However, please know that if you elect to utilize your (OON) benefits to help pay for the cost of therapy, I will need to provide the insurance company with a diagnosis.

You can learn more about the benefits of seeing an out-of-network provider in this article by clicking <u>here</u>.

# **Cancelation Policy**

Unforeseen circumstances happen to everyone occasionally; however, I ask that you provide at least 24 hours notice if you need to cancel an appointment. Appointments canceled on the day of your scheduled session or failure to show up for your appointment will result in being charged the full session fee.

Please text me if you know you will be late for your appointment. If you are late for your session, up to twenty minutes, your session will still run, but you will still be charged for the entire session. If you are over twenty minutes late, your session will be canceled, and you will be responsible for the full fee.

# Benefits, Limitations, & Risks

#### Psychotherapy

The psychotherapy experience is unique to the individual. Generally, though, clients can expect to feel uncomfortable occasionally as they explore the complex emotions associated with unpleasant experiences, develop new perceptions, and initiate new behaviors. Fortunately, there are many benefits of psychotherapy, including, but certainly not limited to, increased self-awareness and acceptance, better emotional regulation, healthier relationships, stress management tools, and improved health, to name a few. Developing deeper self-understanding and acceptance often leads to healthier, more fulfilling relationships, effective problem-solving strategies, and less chronic stress. However, there are few guarantees in life, so there is no definitive way to predict your psychotherapy experience.

#### Teletherapy

The main benefits of online therapy are *accessibility, convenience, and privacy.* All you need to access professional counseling services and support is a computer or mobile device and an internet connection. Online counseling from the comfort of your home or a private space can reduce stress, making it easier to commit to therapy. Attending your online therapy appointments with me is easy and convenient. Once we've established an appointment time, you will receive an email from Skylark Somatic Therapy inviting you to access your client portal and a link for your therapy sessions. There is no waiting room, no clerical staff, just you and me. Another benefit of online therapy is that it provides more privacy than traditional in-person office visits. Receiving psychotherapy online can prevent an uncomfortable encounter with a colleague or neighbor in a therapist's office parking lot, elevator, or waiting room. Our virtual meetings eliminate this possibility, increasing the likelihood of a positive experience.

Online therapy is ideal for those who often struggle to balance their professional and personal responsibilities with time for self-care and personal development. I solely provide treatment online for New Jersey residents, so busy professionals don't have to forgo taking care of their mental health and well-being.

Not everyone or every situation is appropriate for online therapy. *Individuals who are in crisis, experiencing active thoughts of taking one's life or the life of another, or those who need or may benefit from a higher level of care such as an intensive out-patient program (IOP), are not suitable for online therapy with Skylark Somatic Therapy.* 

#### Level of Severity

Online therapy may be appropriate for people struggling to cope with addiction, interpersonal relationships, a significant life transition, or mental health challenges like anxiety or depression. Still, their daily self-care is not severely compromised (i.e., they no longer eat or shower, attend work or school, are incapable of parenting, or complete basic daily tasks like simple household chores).

Online counseling is NOT appropriate for

- Those experiencing suicidal or homicidal thoughts.
- Clients with a recent history of hospitalization for a suicidal attempt.
- Those who are severely psychiatrically ill and experiencing hallucinations or a loss of reality.

# If you are in a life-threatening situation, call **9-1-1**, the **National Suicide Prevention Line** at **1-800-273-TALK (8255)**, the **Suicide and Crisis Lifeline at 988**, or go to the nearest **Emergency Room**.

#### Technical Issues

My teletherapy platform is HIPAA compliant and uses encryption to protect your confidentiality; however, all technologies pose at least some risk to your personal information, such as hardware or software malfunction, a data breach, or a virtual virus.

There may be technological issues that arise before or during a teletherapy session that are beyond your or my control, such as Wi-Fi issues, a server crashing, or a power outage that interrupts service, causing us to terminate the session. If this should happen and we cannot resume the session after 20 minutes, we will need to reschedule the meeting, and your session fee will be prorated. If you have concerns about technical issues regarding your teletherapy session, please discuss them with me so we can plan ways to attempt to resume a session.

#### Residency

Although I provide psychotherapy online, I am licensed and, therefore, can provide psychotherapy and counseling services to NJ residents only. However, coaching services are not limited to the state where I am licensed; I can offer coaching services to people worldwide.

# Confidentiality and Limits to Confidentiality Policy

The law protects the privacy of all communications between a client and his or her psychotherapist. In most situations, we can only release information about your treatment to others if you sign a written release form that meets specific legal requirements. However, there are particular situations in which authorization is not required, such as

Disclosures required by law to protect the public: Threats to harm self or others

- If you threaten to harm yourself or another person, the law requires me to protect you or that person—this usually means telling others about the threat.
- Suppose I have reason to believe that you intend to cause a readily identifiable person physical injury, and the threat is imminent. In that case, I must take protective action, which may include contacting the potential victim and revealing the threat, contacting the police, and/or seeking hospitalization for the client.
- If I believe a child or an older adult has been or will be abused, neglected, or exploited, I am legally required to report this to the authorities.

- If I am required to do so by lawsuits and other legal or court proceedings.
- If a law enforcement official requires me to do so.
- For workers' compensation and similar benefit programs.

Disclosures required by health insurers, government agencies, or collections

- If a government agency requests information for health oversight activities, I may be required to do so.
- If you file a complaint or lawsuit against me or any future Skylark Somatic Therapy or Lisa Marie, LLC employees, I/we may disclose relevant information to defend myself/ourselves.
- If you are involved in a legal proceeding and I receive a request about your mental health treatment, I will not disclose this information as it is protected by counselor-client privilege. A client must provide written consent for me to disclose personal health information except when I am court-ordered. If you become involved in or are considering litigation, discuss this decision's potential benefits and consequences with your attorney to assess whether I may be court-ordered to disclose information before providing written authorization.
- If I am required to share your personal information, I will make every effort to inform you of the situation before taking action.
- I may consult with other medical and/or behavioral health professionals for various reasons, such as to better understand a complex physical or mental health issue, ethical dilemmas regarding a client's treatment, or if I need to refer a client to another professional. I will do my best not to reveal your identity and protect your privacy. You will not be informed about such consultations except when I feel doing so is essential to our work together.
- Confidentiality laws are complex, so I may seek formal legal advice for matters involving specific knowledge or information.

#### Social Media Policy

I cannot respond to messages from clients on social media and networking sites like Instagram, LinkedIn, or Facebook because these sites are unsecured and could compromise their confidentiality.

# **Professional Records Policy**

You should know that your health information is protected in your clinical record. It includes information about your reasons for seeking treatment, a description of how your problem impacts your life, your diagnosis, the goals set for treatment, your progress toward those goals, your medical and social history, your treatment history, any past

treatment records we receive from other providers, reports of any professional consultations, your billing records, your signed authorizations, and any reports that have been sent to anyone. Except in unusual circumstances where disclosure is reasonably likely to injure your life or another person, you may examine and/or receive a copy of your Clinical Record if you request it in writing. Because these are professional records, they can be misinterpreted and/or upsetting to untrained readers. For this reason, we recommend that you initially review them in our presence or have them forwarded to another mental health professional so you can discuss the contents. Under New Jersey state regulations and statutes, records will be retained for at least 7 years after the last service delivery date. Records may be discarded and destroyed after that date. Please visit the New Jersey Division of Consumer Affairs (pdf) to learn more about professional records.

\*New clients will receive a New Client packet that includes a copy of this agreement. Clients are required to review it and provide a written agreement to its terms.