



Informed Consent for Pastoral Care and Counseling Services

CLIENT SERVICE AGREEMENT

Welcome to ML Ministries. This document contains important information about the professional services and business policies. It also contains summary information about the Health Insurance Portability and Accountability Act (HIPAA), a federal law that provides privacy protections and patient rights about the use and disclosure of your Protected Health Information (PHI) for the purposes of treatment, payment, and health care operations. Although these documents are long and sometimes complex, it is very important that you understand them. When you sign this document, it will also represent an agreement between us. We can discuss any questions you have when you sign them or at any time in the future.

SERVICES

Pastoral care and/or counseling are a relationship between people that works in part because of clearly defined rights and responsibilities held by each person. As a client you have certain rights and responsibilities that are important for you to understand. There are also legal limitations to those rights that you should be aware of. I, as your pastoral care/counselor provider, have corresponding responsibilities to you. These rights and responsibilities are described in the following sections.

Pastoral care and/or counseling have both benefits and risks. Spirituality beliefs and values can be either a resource or roadblock. Risks may include experiencing uncomfortable feelings, such as sadness, guilt, anxiety, anger, frustration, loneliness, and helplessness, because the process of Pastoral care and counseling often requires discussing the unpleasant aspects of your life. However, care and counseling have been shown to have benefits for individuals who undertake it. These services often lead to a significant reduction in feelings of distress, increased satisfaction in interpersonal relationships, greater personal awareness and insight, increased skills for managing stress and resolutions to specific problems. However, there are no guarantees about what will happen. It requires a very active effort on your part. In order to be most successful, you will have to work on things we discuss outside of sessions.

Pastoral care and/or counseling are not anticipated to be long-term care. Depending on the nature of the concerns and required services needed to help alleviate any concerns and issues. I will keep you informed of the expected duration of service. The first 2-3 sessions will involve a comprehensive evaluation of your needs. By the end of the evaluation, I will be able to offer you some initial impressions of what our work might include. At that point, we will discuss your treatment goals and create an initial treatment plan. You should evaluate this information and make your own assessment about whether you feel comfortable working with me. If you have

questions about my procedures, we should discuss them whenever they arise. If your doubts persist, I will be happy to help you set up a meeting with another mental health professional for a second opinion. If you require more comprehensive or in-depth services of psychotherapy, I will be happy to make a referral to other professional counselors who specialize in your needs. Also, you have the right to choose your own service provider.

APPOINTMENTS

All services are provided through **Teletherapy**. **No face-to-face services are provided.** Appointments will ordinarily be 45-50 minutes in duration, once per week at a time we agree on, although some sessions may be more or less frequent as needed. The time scheduled for your appointment is assigned to you and you alone. If you need to cancel or reschedule a session, I ask that you provide me with 24 hours' notice. If you miss a session without canceling, or cancel with less than 24-hour notice, my policy is to discontinue services after missing 3 appointments [unless we both agree that you were unable to attend due to circumstances beyond your control]. If it is possible, I will try to find another time to reschedule the appointment. In addition, you are responsible for coming to your session on time; if you are late, your appointment will still need to end on time.

PROFESSIONAL FEES

The following are fees for services and payment instructions:

Individual Psychotherapy/Pastoral Care Sessions: \$90 or agreed upon amount

Couples Sessions: \$120

Biblical Marital or Premarital Sessions: \$120 per session, 10 Sessions

Family Sessions: \$120

No Show Fee: \$40

The services you are receiving are based on a Individual Psychotherapy Session at \$90.00 per session. I ask that you respect this policy and make every effort to be on time or cancel sessions as far in advance as possible.

All fees are paid on the day of your scheduled appointment through Zelle or CashApp 15 minutes **prior** to your time of check-in for your session, upon which time you will receive the private confidential link for access to your session. You will be provided with the appropriate codes to make payment at time of service. Credit Cards and Checks are not accepted.

If you anticipate becoming involved in a court case, I recommend that we discuss this fully before you waive your right to confidentiality. If your case requires my participation, you will be expected to pay for the professional time required even if another party compels me to testify.

INSURANCE

In order for us to set realistic treatment goals and priorities, it is important to evaluate what resources you have available to pay for your treatment. If you have a health insurance policy, it will usually provide some coverage for mental health treatment. With your permission, my billing service and I will assist you to the extent possible in filing claims and ascertaining information about your coverage, but you are responsible for knowing your coverage and for letting me know if/when your coverage changes.

Due to the rising costs of health care, insurance benefits have increasingly become more complex. It is sometimes difficult to determine exactly how much mental health coverage is available. Managed Health Care plans such as HMOs and PPOs often require advance authorization, without which they may refuse to provide reimbursement for mental health services. These plans are often limited to short-term treatment approaches designed to work out specific problems that interfere with a person's usual level of functioning. It may be necessary to seek approval for more therapy after a certain number of sessions. While a lot can be accomplished in short-term therapy, some patients feel that they need more services after insurance benefits end. Some managed-care plans will not allow me to provide services to you once your benefits end. If this is the case, I will do my best to find another provider who will help you continue your psychotherapy.

You should also be aware that most insurance companies require you to authorize me to provide them with a clinical diagnosis. (Diagnoses are technical terms that describe the nature of your problems and whether they are short-term or long-term problems. All diagnoses come from a book entitled the DSM-IV/DSM-V. There is a copy in my office, and I will be glad to let you see it to learn more about your diagnosis, if applicable.). Sometimes I have to provide additional clinical information such as treatment plans or summaries, or copies of the entire record (in rare cases). This information will become part of the insurance company files and will probably be stored in a computer. Though all insurance companies claim to keep such information confidential, I have no control over what they do with it once it is in their hands. In some cases, they may share the information with a national medical information databank. I will provide you with a copy of any report I submit if you request it. By signing this Agreement, you agree that I can provide requested information to your carrier if you plan to pay with insurance.

In addition, if you plan to use your insurance, authorization from the insurance company may be required before they will cover therapy fees. If you did not obtain authorization and it is required, you may be responsible for full payment of the fee. Many policies leave a percentage of the fee (which is called co-insurance) or a flat dollar amount (referred to as a co-payment) to be covered by the patient. Either amount is to be paid at the time of the visit by check or cash. In addition, some insurance companies also have a deductible, which is an out-of-pocket amount that must be paid by the patient before the insurance companies are willing to begin paying any amount for services. This will typically mean that you will be responsible to pay for initial sessions with me until your deductible has been met; the deductible amount may also need to be met at the start of each calendar year. Once we have all of the information about your insurance coverage, we will discuss what we can reasonably expect to accomplish with the benefits that are available and what will happen if coverage ends before you feel ready to end your sessions. It is important to remember that you always have the right to pay for my services yourself to avoid the problems described above, unless prohibited by my provider contract.

I am not a participating provider for any insurance plans. I will supply you with a receipt of payment for services, which you can submit to your insurance company for reimbursement, if applicable. Please note that not all insurance companies reimburse for out-of-network providers. If you prefer to use a participating provider, I will refer you to a colleague or feel free to obtain a counseling professional at your own level of comfort.

PROFESSIONAL RECORDS

I am required to keep appropriate records of the psychological/spiritual services that I provide. Your records are maintained in a secure electronic system, TheraNest. I keep brief records noting that you were here, your reasons for seeking services, the goals and progress we set for treatment, your diagnosis, topics we discussed, your medical, social, and treatment history, records I receive from other providers, copies of records I send to others, and your billing records. Except in unusual circumstances that involve danger to yourself, you have the right to a copy of your file. Because these are professional records, they may be misinterpreted and / or upsetting to untrained readers. For this reason, I recommend that you initially review them with me, or have them forwarded to another mental health professional to discuss the contents. If I refuse your request for access to your records, you have a right to have my decision reviewed by another mental health professional, which I will discuss with you upon your request. You also have the right to request that a copy of your file be made available to any other health care provider at your written request.

CONFIDENTIALITY

My policies about confidentiality, as well as other information about your privacy rights, are fully described in a separate document entitled Notice of Privacy Practices. You have been provided with a copy of that document and we have discussed those issues. Please remember that you may reopen the conversation at any time during our work together.

PARENTS & MINORS

While privacy in care is crucial to successful progress, parental involvement can also be essential. It is my policy not to provide treatment to a child under age 13 unless s/he agrees that I can share whatever information I consider necessary with a parent. For children 14 and older, I request an agreement between the client and the parents allowing me to share general information about treatment progress and attendance, as well as a treatment summary upon completion of care. All other communication will require the child's agreement, unless I feel there is a safety concern (see also above section on Confidentiality for exceptions), in which case I will make every effort to notify the child of my intention to disclose information ahead of time and make every effort to handle any objections that are raised.

CONTACTING ME

I am often not immediately available by telephone. I do not answer my phone when I am with clients or otherwise unavailable. At these times, you may leave a message on my confidential voice mail and your call will be returned as soon as possible, but it may take a day or two for non-urgent matters. If, for any number of unseen reasons, you do not hear from me or I am unable to reach you, and you feel you cannot wait for a return call or if you feel unable to keep yourself safe, 1) contact **Howard County Suicide Hotline at 1 800-273-8255** or **Grassroots Crisis Intervention Center and Hotline 410-531-6677** or dial **2-1-1**, 2) go to your Local Hospital Emergency Room, or 3) **call 911 or 988** and ask to speak to the mental health worker on call, 4) if you live outside of Howard County, please contact your county's emergency numbers. I will make every attempt to inform you in advance of planned absences and provide you with the name and phone number of the pastoral care or mental health professional covering my practice.

OTHER RIGHTS

If you are unhappy with what is happening in your care, I hope you will talk with me so that I

can respond to your concerns. Such comments will be taken seriously and handled with care and respect. You may also request that I refer you to another pastoral care and/or counseling provider or therapist and are free to end care at any time. You have the right to considerate, safe and respectful care, without discrimination as to race, ethnicity, color, gender, sexual orientation, age, religion, national origin, or source of payment. You have the right to ask questions about any aspects of care and about my specific training and experience. You have the right to expect that I will not have social or sexual relationships with clients or with former clients.

CONSENT TO Pastoral Care and/or Counseling

Your signature below indicates that you have read this Agreement and the Notice of Privacy Practices and agree to their terms.

Signature of Patient or Personal Representative

Printed Name of Patient or Personal Representative

Date _____

Description of Personal Representative's Authority: _____
