# Inner Wisdom Counseling, L.L.C. Linda Najjar, Ph.D. Professional Agreement and Consent to Treatment

# **Confidentiality:**

All information that you disclose is held strictly confidential unless:

- 1. You authorize a release of information with your signature.
- 2. You present a danger to yourself.
- 3. You present a danger to others.
- 4. Abuse or Neglect of a child, elderly person, or other person unable to care for their own needs, is suspected.

In the latter two cases, I am required by law to inform potential victims and legal authorities so that protective measures can be taken.

### Financial Terms:

Upon verification of health plan/insurance coverage and policy limits, your insurance carrier will be billed for you and I will be paid directly by the carrier. As a courtesy I will call to verify coverage with them. However you are ultimately responsible to verify that I am listed on their panel and they will cover mental health services with me as your provider. You are responsible for any deductibles or co-payments. Payments are due at the time of service. If for any reason your insurance carrier deems you ineligible for services or does not pay for services, you are responsible for full payment. If your health plan is one with which I am not contracted, you will be responsible for paying me directly. You can then apply for reimbursement from your plan; there is no guarantee that your plan will cover the full amount of my fees. It is your responsibility to inform me of any changes to your insurance coverage. Failure to do so may result in your liability for your total account balance. If you pay by check and the bank refuses it, a charge of \$30.00 will be assessed in addition to the original amount of the check. Unpaid balances more than 30 days overdue will be subject to an interest charge of 1.5% per month. Unpaid balances more than 90 days overdue will be sent to a Collection Agency and its cost will be added to your bill.

#### Cancelled/Missed Appointments

Sessions will begin on the hour at the time of your scheduled appointment, unless it is your first appointment and you need to come 30 minutes early to fill out paperwork. Sessions will last 45-50 minutes. Please <a href="arrive on time">arrive on time</a> so that we may begin on time and use the full 45-50 minutes. If you need to cancel your appointment or change your appointment time, please call as soon as possible and no later than 24 hours ahead of time to avoid a late cancellation or "no show" <a href="fee of \$75">fee of \$75</a>. For a Monday appointment, please try to cancel by the previous Friday if at all possible. Your insurance plan will not reimburse missed sessions. If you have 3 or more no shows/ or late cancellations you may need to agree to a higher cancellation fee or may be terminated from counseling. Of course, exceptions are made in the cases of illness or unexpected emergency. In fact if you are sick or have any signs of illness I strongly prefer that you cancel the appointment because I am immunocompromised, can get sick very easily, and have greater risk of serious complications from illnesses; I appreciate your understanding.

## **Emergency Procedures**

If you need to contact me in between sessions, leave a message on my confidential voicemail. Please inform me if your call is an emergency and do this for true emergencies only. Keep in mind that I do not have a 24-hour crisis service and I will make every intention to return your call as soon as possible, however, I may not be able to return the call until the next business day. If an emergency situation arises and I am unavailable, please call 911 and follow emergency procedures. You may also call UNM Psychiatric Services at 505-272-2920, which is available 24 hours or 1-888-920-6333, which is also a 24-hour crisis line.

# Fees:

The fee for your initial session is \$200.00. The fee for on-going psychological services is \$180.00 per session. All sessions are 45 -50 minutes in length and typically are scheduled once per week or once every other week. After you have made significant progress we can modify our scheduling and meet every 3-6 weeks as needed. If an insurance company with which I am contracted insures you, I accept its fee structure. Additional professional services such as report or letter writing, telephone conversations that last longer than 10 minutes, attendance at meetings or consultations with other professionals that you have authorized, preparation of records or treatment summaries, or the time required to perform any other service that you may request of me are charged on a prorated basis on a \$150.00 per hour base fee. If your insurance company does not cover these additional services, you will be responsible for payment in full. If you become involved in litigation that requires my participation, you will be expected to pay for the professional time required even if I am compelled to testify by another party. Because of the complexity and difficulty of legal involvement, I charge \$300.00 per hour for all services related to any legal proceeding.

#### Release of Information

You authorize the release of information regarding your care to your health plan for the payment of claims, certifications/case management decisions, and other purposes related to the administration of benefits for your health plan. You understand that your therapist will be required to provide basic clinical information, including diagnoses, to your insurance company in order to receive payment for services, and that your therapist has no control over how your insurance company handles your private information and that your therapist cannot be held liable for the actions of the insurance company.

## Consent for Treatment

You have chosen to attend therapy and understand that you may terminate services at any time. You authorize and request that Inner Wisdom Counseling, L.L.C./Dr. Linda Najjar carry out mental health treatment that is advisable. You understand that while the course of therapy is designed to be helpful, it may at some times be difficult and uncomfortable.

\*\*If you have questions about fees, payment plans, insurance, or other financial concerns, please discuss these with me. Please be sure, as well, to read the <u>Notice of Privacy Practices</u> accompanying this packet.

### My Approach to Treatment:

If you are scheduled for a first visit, we will meet for an initial session.

Our goals for the initial session will be to:

- Understand your reasons for coming in to counseling and any difficulties you might be facing.
- Gather some background and history information so that your situation can be understood within a context.
- Develop goals for psychotherapy.
- And most importantly, get to know one another and ensure that we are a good fit and your goals can be met.

Individual Psychotherapy after initial session:

After we determine the goals that are most appropriate for you, we will work on attaining those goals. I will ask that you come prepared to each session with what you would like to discuss during that session. Of course we can modify treatment goals as need be. I also ask that you collaborate in treatment by being an active participant, trying out new ideas for coping or ways of thinking, and providing ongoing feedback about how the therapeutic relationship is going. It is important to me that you are getting what you need out of coming to counseling. I encourage feedback from you, and I suggest that we periodically touch in about our progress and goals.

Although I have expertise as a psychologist and I can share that expertise with you, I believe that you are the expert of your life. You have learned how to survive thus far, you know yourself best, and you already have many strengths. You may feel that some of your coping skills are not working for you and you need to develop some new ones. I believe that we all have a wise voice within us and it is a matter of learning how to access it. I can assist you to learn how to access your own inner wisdom. That may require new ways of thinking or coping. You are the one who is capable of making those changes.

Treatment takes into account the context, environmental, social, political, cultural, and familial factors and systems that may be contributing to your presenting concerns and any coping strategies that may not be working for you.

I utilize an integrative approach. This means that I utilize a range of techniques that are empirically supported (e.g., supported by current research in the field of psychology) and are modified to be specific to your goals and needs. Examples include cognitive behavioral therapy, mindfulness techniques, motivational interviewing, and feminist multicultural techniques.

Primary goals include collaborating together to:

- Reduce problematic symptoms,
- o Identify strengths, and
- Establish positive coping skills.