

CAROL A. CARVER, Ph.D.

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**OFFICE & FEE POLICIES & GENERAL INFORMATION
AGREEMENT FOR PSYCHOTHERAPY SERVICES**

This form provides you (patient) with information in addition to the Notice of Privacy Practices.

PROFESSIONAL INFORMATION, ETHICS AND STANDARDS

I believe it is important for you to know you are in good hands. I am a clinical psychologist licensed by the Oregon Board of Psychologist Examiners since 1981. I received a doctoral degree in Psychology from the University of Nebraska-Lincoln in 1978, whose program in Clinical Psychology is approved by the American Psychological Association. I also completed a year-long APA-approved Internship in Clinical Psychology and worked in a community mental health setting for over 5 years. I have been in full-time private practice since 1984. I am certified by the Board of Governors of the APA College of Professional Psychology in the Treatment of Alcohol and Other Psychoactive Substance Use Disorders and am a member of the American Psychological Association, Oregon Psychological Association and the Association for Women in Psychology. I am listed in the National Register of Health Care Providers in Psychology (since 1985). I hold the Certificate of Professional Qualification in Psychology from the Association of State and Provincial Psychology Boards. I subscribe to the APA Ethical Principles of Psychologists and Code of Conduct, the Standards for Providers of Psychological Services and the Guidelines for Delivery of Specialty Services by Clinical Psychologists. While no guarantee of results is possible, it is my intention to provide the highest possible quality of service to those who seek me out. I encourage you to ask any questions you may have about my professional training, credentials, experience and services.

CONFIDENTIALITY: All information disclosed in sessions and the written records pertaining to those sessions are confidential and may not be revealed to anyone without your (client's) written permission, except where disclosure is required or permitted by law. Most required or permitted disclosures are described in the Notice of Privacy Practices.

When Disclosure Is Required By Law: Some of the circumstances where disclosure is required by the law are: when there is a reasonable suspicion of child, dependent or elder abuse or neglect; and when a client presents a danger to self, to others, to property, or is gravely disabled (for more details see also Notice of Privacy Practices form).

When Disclosure May Be Required: Disclosure may be required as the result of a legal proceeding. If you place your mental status at issue in litigation initiated by you, the defendant may have the right to obtain the psychotherapy records and/or testimony from Carol A. Carver, Ph.D. In couple and family therapy, or when different family members are seen individually, confidentiality and privilege do not apply between the couple or among family members. Dr. Carver will use her clinical judgment when revealing such information. Dr. Carver will not release records to any outside party unless she is authorized to do so by **all** adult family members who were part of the treatment.

Disclosure in Emergencies: If there is an emergency during our work together, or in the future after termination, where Dr. Carver becomes concerned about your personal safety, the possibility of you injuring someone else, or about you receiving proper psychiatric care, she will do whatever she can within the limits of the law, to prevent you from injuring yourself or others and to ensure that you receive the proper medical care. For this purpose, she may also contact the person whose name you have provided as your emergency contact person.

HEALTH INSURANCE AND CONFIDENTIALITY OF RECORDS: Disclosure of confidential information may be required by your health insurance carrier or HMO/PPO/EAP in order to process the claims. If you so instruct Dr. Carver, only the minimum necessary information will be communicated to the carrier. Unless authorized by you explicitly the Psychotherapy Notes will not be disclosed to your insurance carrier. Dr. Carver has no control or knowledge over what insurance companies do with the information she submits or who has access to this information. You must be aware that submitting a mental health bill for reimbursement carries a certain amount of risk to confidentiality, privacy, or to future eligibility to obtain health or life insurance. The risk stems from the fact that mental health information is placed in insurance companies' computers and soon will also be reported to the congress-approved National Medical Data Bank. Access to companies' computers or to the National Medical Data Bank database is always a potential risk because computers are vulnerable to break-ins and unauthorized access. Medical data is sometimes sold, stolen, or accessed by enforcement agencies; which may place you in a vulnerable position.

Confidentiality of E-mail, Voicemail, Answering Machine, Cell Phone and Faxes:

It is important to be aware that e-mail, voicemail, answering machines and cell phone communications can sometimes be accessed by unauthorized people and hence, the privacy and confidentiality of such communication can be compromised. E-mails, in particular, are vulnerable to such unauthorized access due to the fact that servers have unlimited and direct access to all e-mails that go through them. Faxes can easily be sent erroneously to the wrong address. Other people may listen to voicemail or answering machine messages left by Dr. Carver's office for you. Please notify Dr. Carver at the beginning of treatment if you decide to avoid or limit in any way the use of any or all of the above-mentioned communication devices. **Please do not use e-mail or faxes for emergencies.**

LITIGATION LIMITATION: Due to the nature of the therapeutic process that often involves a full disclosure of confidential matters, it is agreed that if there are legal proceedings (such as, but not limited to divorce and custody disputes, injuries, lawsuits, etc.), neither you (client) nor your attorney, nor anyone else acting on your behalf will call on Dr. Carver to testify in court or at any other proceeding, nor will a disclosure of the psychotherapy records be requested.

Although it is desirable to avoid releasing information in legal proceedings, sometimes they are unavoidable. **Court appearances, travel to court, waiting and scheduled and/or actual testimony time, consultation with attorneys, preparation for court, etc. are charged at an hourly rate of \$300 per hour. A minimum deposit of \$900 must be made at least two weeks in advance of any court-related work by Dr. Carver.** As my client, you are responsible for the fees related to any legal matters requiring my participation, regardless of whether your attorney or an opposing attorney requires my participation.

CONSULTATION: Dr. Carver consults regularly with other professionals regarding her clients; however, the client's name or other identifying information is never mentioned unless the client has specifically permitted it. The client's identity remains completely anonymous, and confidentiality is fully maintained.

**Considering all of the above exclusions, if it is still appropriate, upon your request, Dr. Carver will release information to any agency/person you specify unless Dr. Carver concludes that releasing such information might be harmful in some way.

TELEPHONE & EMERGENCY PROCEDURES: If you need to contact Dr. Carver between sessions, please leave a message on her voicemail (**541-757-2066---Press 1 for her voicemail box**) and your call will be returned as soon as possible. Dr. Carver checks her messages a few times a day, unless she is out of the office. Dr. Carver is not immediately available by telephone. The voicemail will always answer the phone. Every effort will be made to return your call on the same day, with the exception of weekends and holidays, or other days the office is closed. If you are difficult to reach, please leave some times when you might be available. **Always leave your phone numbers on the voicemail message when you call.**

If you want to call due to a crisis or emergency, call the office number (757-2066) and follow the voicemail instructions to reach the answering service. **Be sure to say that it is an emergency.** The answering service will contact me or my professional alternate if I am unavailable. I am not always immediately available. If you cannot wait an hour or two for me to return your call, you may call the Community Outreach Crisis Line (758-3000). In extreme emergencies you should go to a hospital Emergency Room for treatment or dial 911. My voicemail and answering service are available 24 hours per day. Emergency telephone calls will be charged on a pro-rated basis of the usual hourly rate. (This does not apply to calls concerning appointment changes, billing inquiries or similar business.)

PAYMENTS & INSURANCE REIMBURSEMENT: **You are expected to pay the standard fee of \$240 for an initial session and \$180 for subsequent session at the time of service, unless other arrangements have been made.** Telephone conversations, site visits, report writing and reading, consultation with other professionals, release of information, reading records, longer sessions, travel time, etc. will be charged at the same rate. Please notify Dr. Carver if any problem arises during the course of therapy regarding your ability to make timely payments. **YOU ARE EXPECTED TO KEEP YOUR ACCOUNT CURRENT.**

Dr. Carver's office will bill your insurance company if you carry insurance. However, regardless of coverage, you are ultimately responsible for your bill with this office. As was indicated in the section, *Health Insurance & Confidentiality of Records*, you must be aware that submitting a mental health invoice for reimbursement carries a certain amount of risk. In order for us to set realistic treatment goals and priorities, it is important to evaluate what resources are available to pay for your treatment. If you have a health benefits policy, it will usually provide some coverage for mental health treatment.

It is very important that you find out exactly what mental health services your insurance policy covers. **You should carefully read the section in your insurance coverage booklet which describes mental health services.** If you have questions, you should call your plan and inquire. Of course, Dr. Carver will provide you with whatever information she can based on her experience and will be happy to try to assist you in deciphering the information you receive from your insurance company. Under some circumstances, she may be able to call the carrier on your behalf. Once we have all the information about your insurance coverage, we will discuss what we can expect to accomplish with the benefits that are available to you and what will happen if the insurance benefits run out before you feel ready to end our sessions. **You are responsible for obtaining the appropriate authorization for service which may be required by your insurance company. If your insurance company requires you to contact them prior to seeing me, you are responsible for doing so. If you are denied coverage because you did**

not contact them for authorization, (or because you failed to provide Dr. Carver with the information when she is required to contact them), you will be responsible for your charges with this office.

The rising cost of health care has resulted in an increasing level of complexity about insurance benefits which can make it difficult to determine exactly how much mental health coverage is available. "Managed Health Care Plans" such as HMOs and PPOs sometimes require advance authorization before they will provide reimbursement for mental health services. These plans are often oriented towards a short term treatment approach designed to resolve specific problems that are interfering with one's usual level of functioning. It may be necessary to seek additional approval after a certain number of sessions. While quite a lot can be accomplished in short term therapy, many clients feel that more services are necessary after insurance benefits expire. Some Employee Assistance plans (EAPs) will not allow Dr. Carver to provide services to you once your benefits are no longer available. (If this is the case, she will do her best to find you another provider who will help you continue your psychotherapy.) Otherwise, sessions will be on a fee-for-service basis. Regardless of insurance coverage, it is your responsibility to settle your account with this office in a timely manner.

This office will make every effort to aid you in obtaining insurance reimbursement to which you are entitled, including directly billing the insurance company. However, it is your final responsibility, and not your insurance company's, to arrange for full payment of the fee. It is important to remember that you always have the right to pay for these services yourself and avoid the complexities which are described above.

Dr. Carver is a member of the following insurance provider groups: ACORN/Horizon; Aetna; Blue Cross/Blue Shield; Cascade Behavioral Health; CIGNA, ConserviCare; First Choice Health; First Health Network; Foundation Health; HealthCare COMPARE; Healthcare Direct; HMO Oregon; Holman Group; Interface; Lifewise—Premera Health; Magellan; Managed Health Network; Matrix Integrated Psychological; Medicare; Mental Health Network; MultiPlan; Norwest (NEAR); ODS; OEA Choice Trust; One Health/Great West; PacifiCare; PacificSource; PEBB; Preferred Choice 65; Preferred Mental Health Management; Providence Preferred Oregon; Regence Blue Cross Blue Shield; Samaritan Advantage; Samaritan Choice; Samaritan Select; TriCare/TriWest; United Behavioral Health; United Health Care; Value Options; and Vantage MCO.

She no longer offers Magellan EAP services or Value Options EAP services; but she does offer Magellan and Value Options mental health outpatient services as always. Other plans may cover her services as well.

Not all issues/conditions/problems which are the focus of psychotherapy are reimbursed by insurance companies. It is your responsibility to verify the specifics of your coverage. If your insurance company requires you to contact them for pre-authorization, you are responsible for making those arrangements.

MEDIATION & ARBITRATION: All disputes arising out of or in relation to this agreement to provide psychotherapy services shall first be referred to mediation, before, and as a pre-condition of, the initiation of arbitration. The mediator shall be a neutral third party chosen by agreement of Dr. Carver and client(s). The cost of such mediation, if any, shall be split equally, unless otherwise agreed. In the event that mediation is unsuccessful, any unresolved controversy related to this agreement should be submitted to and settled by binding arbitration in Benton County, Oregon in accordance with the rules of the American Arbitration Association which are in effect at the time the demand for arbitration is filed. Notwithstanding the foregoing, in the event that your account is overdue (unpaid) and there is no agreement on a payment plan, Dr. Carver can use legal means (court, collection agency, etc.) to obtain payment. The prevailing party in arbitration or collection proceedings shall be entitled to recover a reasonable sum for attorneys' fees. In the case of arbitration, the arbitrator will determine that sum.

THE PROCESS OF THERAPY/EVALUATION: Participation in therapy can result in a many benefits to you including improving interpersonal relationships and resolution of the specific concerns that led you to seek therapy. Working toward these benefits requires effort on your part. Psychotherapy requires your active involvement, honesty, and openness in order to change your thoughts, feelings and/or behavior. Dr. Carver will ask for your feedback and views on your therapy, its progress, and other aspects of the therapy and will expect you to respond openly and honestly.

Sometimes more than one approach can be helpful in dealing with a certain situation. During evaluation or therapy, remembering or talking about unpleasant events, feelings, or thoughts can result in your experiencing considerable discomfort or strong feelings of anger, sadness, worry, fear, etc. or experiencing anxiety, depression, insomnia, etc. Dr. Carver may challenge some of your assumptions or perceptions or propose different ways of looking at, thinking about, or handling situations. Sometimes you may feel very upset, angry, depressed, challenged, or disappointed.

Attempting to resolve issues that brought you to therapy in the first place, such as personal or interpersonal relationships, may result in changes that were not originally intended. Psychotherapy may result in decisions about changing behaviors, employment, substance use, schooling, housing, or relationships. Sometimes a decision that is positive for one family member is viewed quite negatively by another family member. Change will sometimes be easy and swift, but sometimes it will be slow and even frustrating.

There is no guarantee that psychotherapy will yield positive or hoped-for results. During the course of therapy, Dr. Carver is likely to draw on various psychological approaches depending on the problem that is being treated and her assessment of what will best benefit you. These approaches include behavioral, cognitive-behavioral, psychodynamic, existential, system/family, developmental or psycho-educational.

You should know that a psychologist is not a physician and cannot prescribe or provide you with any drugs or medication or perform any medical procedures. If medical treatment is indicated, you can choose to see a physician or Dr. Carver can recommend a physician for you. You do not need Dr. Carver's recommendation in order to seek medical treatment.

DISCUSSION OF TREATMENT PLAN: Within a reasonable period of time after the initiation of treatment (usually at the conclusion of the first session), Dr. Carver will discuss with you her working understanding of the problem, treatment plan, therapeutic objectives, and her view of the possible outcomes of treatment. If you have any unanswered questions about any of the procedures used in the course of your therapy, their possible risks, Dr. Carver's expertise in employing them, or about the treatment plan, please ask and you will be answered fully. You also have the right to ask about other treatments for your condition and their risks and benefits

TERMINATION: As set forth above, Dr. Carver will assess if she can be of benefit to you. Dr. Carver does not accept clients who, in her opinion, she cannot help. In such a case, she will give you a number of referrals that you can contact. If at any point during psychotherapy, Dr. Carver assesses that she is not effective in helping you reach the therapeutic goals, she is obliged to discuss it with you and, if appropriate, to terminate treatment. In such a case, she would give you a number of referrals that may be of help to you. If you request it and authorize it in writing, Dr. Carver will talk to the psychotherapist of your choice in order to help with the transition. If at any time you want another professional's opinion or wish to consult with another therapist, Dr. Carver will assist you in finding someone qualified, and, if she has your written consent, she will provide that therapist with the essential information needed. You have the right to terminate therapy at any time. If you choose to do so, Dr. Carver will offer to provide you with names of other qualified professionals whose services you might prefer.

DUAL RELATIONSHIPS: Therapy never involves sexual or any other dual relationship that impairs Dr. Carver's objectivity, clinical judgment, or therapeutic effectiveness or can be exploitative in nature. Dr. Carver will assess carefully before entering into any business relationship with a client outside of the therapy relationship. Corvallis is a small community and many clients know each other and Dr. Carver from the community. Consequently you may bump into someone you know in the waiting room or you may see Dr. Carver out in the community. Dr. Carver will never acknowledge working therapeutically with anyone without his/her permission. Many clients choose Dr. Carver as their therapist because they know of her before they enter into therapy with her and/or are aware of her experience or approach. It is your responsibility to communicate to Dr. Carver if the therapeutic relationship becomes uncomfortable for you in any way. Dr. Carver will listen carefully and respond accordingly to your feedback.

OFFICE HOURS & CANCELLATION: Office hours are by appointment only. Initial appointments are usually 75-80 minutes in length. All other appointments are typically 50 minutes in length. If you fail to show up at the scheduled time or cancel with less than 24 hours advance notice, you will be expected to pay one-half (1/2) the usual rate, unless we both agree that you were unable to attend due to circumstances beyond your control (illness, weather conditions, etc.) (Insurance will not pay for missed appointments.) The 24-hour voicemail should be used for your cancellation message. Please be sure to leave a clear message about whether you wish to be called back to reschedule, or that you plan to call back yourself. **Always leave your phone number(s).**

I have read the above Office & Fee Policies and General Information Agreement for Psychotherapy Services carefully. I understand them and agree to comply with them:

Client name (print)	Date	Signature
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Client name (print)	Date	Signature
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Therapist	Date	Signature
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9/1/2008