

Country Crossroads Counseling, LLC

Individual & Family Counseling

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Informed Consent

Thank you for choosing Country Crossroads Counseling. This document is intended to give you information relevant to your therapy, rights, and exceptions of confidentiality, and office policies. Please read carefully through these pages and ask any questions you may have. Your signature(s) will indicate that you have read, understood, and accept these conditions.

1. **Counseling** is a collaborative process between you and a counselor to work on areas of dissatisfaction in your life and assist you with life goals. For counseling to be most effective, it is important that you take an **active role** in the process. Counseling activities are governed by the Missouri State Board of Examiners for Professional Counselors. We do not take on clients we do not think we can help. Therefore, we will enter our relationship with optimism about our progress. If you are not satisfied with any area of our work, please raise your concerns at once.

2. **Time Parameters & Frequency:** Individual appointments are scheduled generally scheduled for 52-minute sessions to allow transition between clients. Prior to being scheduled for your first session you are asked to fill out all paperwork sent to you via TherapyNotes portal link. *Being late for an appointment by 15 minutes or more may require that you reschedule and be charge a \$50 "no show" fee.* If there are two No Show's without contacting Country Crossroads Counseling, LLC will result in all scheduled appointments being cancelled. Clients are generally seen on a weekly to biweekly basis, and then may transition to less frequent sessions as change and growth occur. After terminating your treatment, your file will be formally closed. You have a right to return to therapy again in the future simply by calling and requesting a new appointment. There may be a waiting period.

3. **Confidentiality:** As Professional Counselors in the State of Missouri, we are bound by the Missouri Administrative Code for health and safety. In accordance with these rules, information obtained in the counseling session or in written form will **not** be disclosed to any outside person(s) or agency without your written permission except when such disclosure is necessary to:

1. "Protect you or someone else from imminent harm" or is otherwise legally required and/or allowed by law (such as abuse of a child, elder, or disabled person or court order). Therefore, if you make a serious threat to harm yourself or another person, the law requires us to try to protect you or that other person.

2. If you were sent by a court or an employer for evaluation or treatment, the court or employer expects a report from us. If this is your situation, please talk to us before you tell us anything you do not want the court or employer to know. You have a right to tell only what you are comfortable with telling.

3. If you are under 18, your parents or legal guardian(s) may have access to your records and may authorize release to other parties.

4. Furthermore, if you want your insurance to pay for all or part of your treatment, we must be able to discuss your diagnosis and treatment with their representative. Some insurance information is transmitted to billing personal by secure fax or electronic transmission.

5. Your information can not be shared with other parties unless a Release of Information has been signed. A Release of Information can be obtained from your counselor.

We put the most effort in maintaining your privacy. If we meet on the street or socially, we may not say hello or talk to you very much. Our behavior will not be a personal reaction to you, but a way to maintain the confidentiality of our relationship.

CCC participates in a clinically integrated network (CIN) called Children's Mercy Integrated Care Solutions (CMICS) and may share your child's data with the CIN to support coordination, communication, and delivery of the highest level and

most appropriate care for your child. CMICS is a healthcare delivery network, comprised of medical and behavioral health clinics and health systems, that coordinates care across providers and utilizes evidence-based care in a manner that improves quality, patient experience, and value.

4. Risks: In counseling, major life decisions are sometimes made, including decisions involving separation within families, development of other types of relationships, changing employment settings and changing lifestyles. The decisions are a legitimate outcome of the counseling experience as a result of an individual's calling into question many of their beliefs and values. Furthermore, symptoms may be intensified and the emotional experience may be too intense to deal with at this time. We will be available to discuss any of your assumptions or possible negative side effects in our work together.

5. Electronic Transmission/Texting: We cannot ensure the confidentiality of any form of communication through electronic (e.g. email accounts, social networks, Square, etc.) or texting. You are advised that any email sent via a computer in a work-place environment is legally accessible by your employer as well as Google.

6. Records: We are required by law to maintain records of each time we meet. These records include a brief summary of the conversation along with any observations or plans for the next meeting. A judge can subpoena your records for a variety of reasons, and if this happens, we must comply. Our counselors can be called to testify about the contents of the records and must comply. Also, in order to file for insurance reimbursement, we have to assign you a diagnosis. If you have any questions about this, please let us know. We will certainly share any information with you that is provided to an insurance provider.

7. Consultation: Information about you may be discussed in confidence, without revealing your identity, with other counseling professionals for the purpose of consultation and providing you the best possible service.

8. Fees:	LPCs	PLPCs	Interns
Individual 52 min:	\$125.00	\$100.00	\$50.00
Individual 26 min:	\$62.50	\$50.00	\$25.00
Couples 52 min:	\$150.00	\$100.00	

Country Crossroads does accept most insurance plans as well as some forms of Medicare.

Phone Calls/Communication outside of session: Any contact after the initial evaluation, relating to client, lasting longer than 10 minutes, will be billed at 15 minute increment (rounded to the nearest 15 minute mark) at \$25 per 15 minute increments. Please note that counselors have other obligations and are not always available after hours.

Letters: Any written letters of verification or recommendation for current clients(e.g. compliance of treatment, Support Animal Housing, etc.) are a cost of \$35, in addition to the counseling session.

Legal Fees: As part of the therapeutic process, the therapist does not feel it is beneficial to the treatment process to participate in any legal process concerning therapy that was giving through Country Crossroads Counseling, LLC. If requested, the therapist will decline. If it becomes necessary to participate (e.g. court order, subpoena), the hourly rate for this therapist's preparation and testimony in a court hearing is \$200 per hour and payment will be required in advance. The hourly rate also begins from the time leaving the office to meet the requested time to arrive at the court house until testimony is complete. ***We will not*** make any recommendations as to visitation or custody regarding my clients.

9. Payment will be collected the day of service prior to the session. If paying by cash or check, please have your payment ready at the beginning of the session to best utilize the valuable time in your session.

Clients with insurance will be requested to pay for the payment the day of the session and CCC will then bill directly to insurance the session fee. After the insurance company has made its payment, if client owes more than what was paid at the time of session any balance under the amount of \$20.00 will be charged the next session in addition to the copay for that session. If the charge exceeds \$20.00, the client will be notified via email about balance. Please review your explanation of benefits form carefully as you receive them, because balance billing will be based on these.

Outstanding balances after 30 days of CCC attempting to collect from the client an emailed collection letter will be sent and after 60 days a collection letter will be sent to the home address. Please review your explanation of benefits forms carefully as you receive them, because balance billing will be based on these.

If there are no payments made within 60 days, Country Crossroads Counseling, LLC will bill your fees to your card on until payment is fulfilled. You will be required to leave valid credit information with this consent. Verification of credit card information is required at initial appointment.

If there are no payments after 60 days, those balances may be turned over to a collection agency, with your name and amount owed for 3rd party collections. Country Crossroads Counseling, LLC would prefer not to ever turn anyone into a collection agency. Please call if payments become a problem for you to discuss options.

If unusual circumstances occur and your bill has reached \$100, and/or non payment of 2 sessions occur, there will be a pause in treatment until you have reduced your owed fees. Country Crossroads Counseling, LLC feels this will only cause additional stress within your life and will not support additional financial stresses that can affect one's mental health.

At Country Crossroads Counseling, we believe in transparency when it comes to session costs. All clients are informed of fees associated with their sessions, including any charges for missed appointments. To streamline the billing process, we reserve the right to charge all cards at the time of each session for any balance due. If insurance pays more than initially estimated, we will adjust your account accordingly upon receiving payment from your provider.

We understand that mistakes happen, and sometimes payments are stopped or disputed by accident. However, if a charge is disputed after you've been notified of the expected cost, a \$50 administrative fee will apply, along with the remaining balance owed. This amount must be paid in full before resuming services. Additionally, if a payment is stopped or reversed, the past-due amount must still be paid, and a \$50 reinstatement fee will be applied to cover administrative costs.

If you ever have concerns about a charge, please don't hesitate to reach out—we're happy to work with you to find a solution!

By signing this form, you are agreeing to payment of all fees/copayments/deductibles that are associated with services provided that are explained above.

Disclosure of Insurance Benefits:

You certify that the financial and insurance information you have provided is true and accurate to the best of your knowledge. You authorize Country Crossroads Counseling, LLC to verify information from your clinical records to your insurance company, Medicaid, or third party sources for payment of counseling services for you or your minor children. You authorize payments directly to Country Crossroads Counseling, LLC. You agree this authorization shall be valid for one year from the date shown unless you revoke this consent in writing prior to that date.

10. Cancellation: If you find it necessary to cancel an appointment, please contact us at (816) 308-0246 or ins@countrycrossroadscounseling.net at least 24 hours in advance; however emergencies and illness are acceptable reasons. **If you fail to inform provider of a cancellation 24 hours prior to the appointment, there will be a \$50 fee for not showing up for your appointment.** This will be due and charged to you, not billed to your insurance. You will be required to leave credit card information with this signed consent and you will be charged the \$50 fee on that credit card provided at the time of your "no show." The signature on this document presents an understanding of this fee.

The provider may also terminate counseling sessions from the provider in the event the client has missed 2 appointments without calling to cancel 24 hours prior to the scheduled appointment.

The therapist reserves the right to cancel sessions in the case of personal or professional time conflicts but will always try to offer you a reasonable alternative time within a week of the cancelled appointment.

11. **Emergencies:** If an emergency situation for which you feel immediate attention is necessary, including suicidal or homicidal thoughts and/or actions, feel free to contact provider and if the provider does not make contact within 15 minutes, then contact **Emergency Services (911)** immediately or go to your nearest hospital emergency room. You may also text or call the **Crisis Text Line at 988** for assistance. *If we feel your safety is a concern, we will contact your Emergency Contact (Located on Intake Evaluation Form). By signing this form, it provides written permission to contact them in emergency situations with the discretion of the author.

12. **Safety:** If at any time the therapist feels threatened, s/he has the right to contact emergency personnel through security features.

13. **Emergency Contact:** By signing the Informed Consent, you are providing permission for Country Crossroads Counseling, LLC to contact your Emergency Contact Person (noted on Intake Evaluation) if there are ever safety concerns for suicidal or homicidal thoughts.

14. **Social Networks:** Due to confidentiality, we will not add you on any social networks.

15. Agreement for Parents:

The usefulness of therapy is extremely limited when the therapy itself becomes another matter of dispute between parents. With this in mind, and in order to best help your child, we strongly recommend that each of the child's caregivers (e.g. parents, stepparents, guardian, etc.) mutually accept the following requisites for the child's participation in therapy:

1. As your child's counselor, it is our primary responsibility to respond to your child's emotional needs. This includes, but is not limited to, contact with your child and each of his or her caregivers, and gather information relevant to understanding the best welfare of your child.
2. We ask that all caregivers remain in frequent communication regarding this child's welfare and emotional well-being.
3. We ask that all parties recognize and reaffirm that to the child, that we are the child's helper and not allied with any disputing party.
4. We strongly recommend that all caregivers involved choose to participate in psychoeducation for the best interest of the child.
5. Please be advised regarding the limits of confidentiality as it applies to counseling with a child in these circumstances:
 - a. We keep records of all contacts relevant to your child's well-being. These records are subject to court subpoena and may, under some circumstances, be solicited by parties to your divorce, including your attorneys.
 - b. Any matter brought to our attention by either parent regarding the child may be revealed to the other parent. Matters which are brought to our attention that are irrelevant to the child's welfare may be kept in confidence. However, these matters may best be brought to the attention of others, such as attorneys, personal counselors.
 - c. We are legally obligated to bring any concern regarding the child's health and safety to the attention of relevant authorities. When possible, should this necessity arrive, we will advise parties regarding our concerns.
 - d. If the parties are disputing custody, we will not yield recommendations about custody. We strongly feel you should consider participation in alternative forms of negotiation and conflict resolution, including mediation and custody evaluation, rather than try to settle custody in court.
6. Country Crossroads Counseling, LLC is not responsible for any child or person outside of the scheduled hour. Supervision is the sole responsibility of the parent/guardian/caregiver of the client who is underage or has a disability, prior and after the session.

16. Animal Assisted Therapy:

Please note that if you do not wish to have animals in the office or participate in animal therapy, it certainly is not a requirement at Country Crossroads Counseling. Many of our clients have regular (no animal) sessions and we wish to provide our clients with the experience and process they prefer. We can discuss your preferences or your first visit or you can let us know by phone or email before you come.

By signing below, I (we) understand that participation in the Animal-Assisted Program with Country Crossroads Counseling, LLC includes an element of risk. These risks may include without limitation, risks of illness, falls, scratches, bites, nips, and injury through contact. I (we) understand that participation is voluntary and that each person expressly agrees to hold Country Crossroads Counseling, LLC and their employees harmless from any liability whatsoever resulting from injuries or damages sustained as a result of participation in animal assisted therapy even though such liability may arise out of negligence or carelessness on the part of the person named in this Waiver and Release. I, (we) and attending family members hereby expressly waives, releases and discharges Country Crossroads Counseling, LLC and their employees, from any claims, demands, injuries, damages or causes of actions that are in any way related to participation in animal assisted therapy, even though such liability may arise out of negligence or carelessness on the part of the persons names in this Waiver and Release. It is fully understood that regardless of the extensive training received by the animal, an animal always possesses the ability to bite, scratch, kick, strike, etc.

17. Medication Management

To better meet the mental health needs of our clients, our clinicians will often recommend medication management services from the independent physicians or nurses that are affiliated with our practice. These professionals are not employees of Country Crossroads Counseling, LLC, but are independent practitioners who work collaboratively alongside our psychotherapists in each of our offices. To better facilitate your care, our administrative team also provides unified billing, scheduling and record keeping services to these independent practitioners.

These medical professionals will only prescribe medications related to the treatment of mental health conditions and will not provide medication management for any other medical conditions including pain management.

Country Crossroads Counseling, LLC Billing practices and Procedures

Country Crossroads Counseling, LLC wanted to take a couple of extra moments and thoroughly explain our billing procedures and practices.

Insurance

Country Crossroads Counseling, LLC is happy to bill any primary insurance that CCC is an approved provider with. If counselor is not an approved provider with your primary insurance, you are responsible for the paying the self-pay rate for the services rendered. You will need to pay co-pay at time of service, and may have to meet your deductible before your insurance starts to cover counseling. You will need to contact your insurance company. Most companies require an initial authorization from them before you can choose to work with a licensed clinician. CCC can attempt to bill your secondary insurance if we are an approved provider but this does not guarantee your services will be covered. You will need to contact your insurance provider as this is your sole responsibility to understand your benefits. CCC will attempt to give you your benefits that they feel they will fall under per the insurance policies. If CCC is unable to verify your benefits they have the right to charge you the allowed rate per your insurance provider for the services rendered and will adjust per the insurance returned payment from your services rendered.

Below are some of the questions that are important for you to ask when calling your insurance carrier:

- Is my provider in or out of network?
- What is my co-payment or co-insurance?
- Do I just have to pay my co-pay, or do I have to meet my deductible before insurance starts to cover counseling?
- What is my deductible?
- What portion of my deductible is met?
- Do I need prior authorization?
- Do I have a limit of sessions that will be covered by my insurance company?
- What is my annual maximum?

Keep in mind that your insurance offers no guarantee of payment by issuing you an authorization for services. If you are uncertain about your coverage and limits, and whether you might have exceeded your benefits, double check with your insurance provider. Furthermore, many insurance carriers today allow their members to check their benefits and eligibility on-line and apply for authorizations for treatment there as well.

If for any reason your insurance company does not pay your claim, you will be responsible for the unpaid sessions. Insurance companies can be difficult. Even when everything is supposed to go through, it doesn't always go as planned. Please understand that you are ultimately responsible for the sessions billed to your insurance. If for some reason, the insurance does not pay for a session(s), you will be responsible for the unpaid session(s). Then from the last unpaid insurance session forward, sessions will be billed directly at the self-pay rate. There may be instances in which these payments cannot be made at the time of service, and these payments are expected to be paid within 30 days of receipt of a statement. Payment is then due when services are rendered.

Deductibles

The deductible is the amount you have agreed to pay out-of-pocket for healthcare services before your insurance company will begin to pay as well. This amount varies depending on your individual plan. You are to pay this amount to your provider directly at the time of service or at the time your Explanation of Benefits (EOB) comes back to the office showing the claim has been processed. Please check your benefits before you come in.

Let's say your plan's deductible is \$1,500. That means for most services, you'll pay 100 percent of your medical and pharmacy bills until the amount you pay reaches \$1,500. After that, you share the cost with your plan by paying coinsurance and copays.

Coinurance

Coinurance is your share of the costs of a health care service. It's usually figured as a percentage of the amount we allow to be charged for services. You start paying coinsurance after you've paid your plan's deductible.

Here's how it works. Lisa has allergies, so she sees a doctor regularly. She just paid her \$1,500 deductible. Now her plan will cover 70 percent of the cost of her allergy shots. Lisa pays the other 30 percent; that's her coinsurance. If her treatment costs \$150, her plan will pay \$105 and she'll pay \$45.

Copay

A copay is a fixed amount you pay for a health care service, usually when you receive the service. The amount can vary by the type of service. You may also have a copay when you get a prescription filled. For example, a doctor's office visit might have a copay of \$30. The copay for an emergency room visit will usually cost more, such as \$250. For some services, you may have both a copay and coinsurance.

Self Pay

Many clients choose self-pay. Self-pay allows a greater degree of privacy than do managed care plans that require the therapist to submit a diagnosis for their approval, often along with a treatment plan and scheduled progress reports. Self-pay clients also have more freedom to see a therapist of their choosing for as many sessions as they see fit. Even clients who have insurance coverage may elect not to use it. With some insurances, the more the insurance is used, the more the premiums are increased in subsequent years. Also, notes can be requested by insurance companies. Self pay payments are due when services are rendered.

Broken Appointments

Because my time is very limited, broken appointments not only cost me but also keeps another client from coming to get help with their problems. Country Crossroads Counseling, LLC realizes everyone has a busy life and may need to reschedule their appointment from time to time. When a situation arises and you need to reschedule, please let us know as soon as you can. If you do not show up for your scheduled therapy appointment, and you have not notified us at least 24 hours in advance, you will be required to pay a \$50 cancellation fee. This also includes initial appointments. Extenuating circumstances, such as illness, hospitalization, or death in the family are excluded of course.

Broken appointment fees must be resolved prior to rescheduling and future appointments. Services for clients will be discontinued after two broken appointments in a row.

Letters and Emails

From time to time, written letters or emails of verification or recommendation are requested by clients (e.g. compliance of treatment, support animal housing, school correspondence, etc.). Most general letters or emails written by Country Crossroads Counseling, LLC are \$35.00 per letter in addition to the counseling session. Letters or emails requiring more than 15 minutes to research and type are billed at a rate of \$25.00 per 15 minutes of time required.

Phone calls/Communication outside of Sessions

Any phone calls, texts, emails, etc., after the initial evaluation, relating to the client, lasting longer than 10 minutes, will be billed at 15 minute increments (rounded up to the nearest 15 minute mark) at \$25.00 per 15 minute increments. Country Crossroads Counseling, LLC encourages clients to use this service if there is a traumatic event. *Please note that We do have other obligations, and not always readily available. If there is an emergency and we cannot be reached, immediately dial 911.*

Outstanding Balances

If unusual circumstances occur and your bill has reached \$100.00, and/or 2 sessions, there will be a pause in treatment until you have reduced your owed fees to a zero balance. *(This includes but not limited to unpaid insurance sessions, co-pays, letters, or broken appointment fees).* Country Crossroads Counseling feels this will only cause additional stress within your life and will not support additional financial stresses that can affect one's mental health.

Handling Payment Disputes & Stop Payments

We understand that mistakes happen, and sometimes payments get disputed or stopped by accident. However, if a payment is stopped or a charge is disputed, the full past due amount will still need to be paid. Additionally, a **\$50 reinstatement fee** will be applied to cover the administrative time spent tracking and resolving the issue. If you ever have concerns about a charge, please reach out to us first—we're happy to work with you to find a solution!

Understanding Payment Options and Fees

By signing this form below, I confirm that I understand the information presented to me and my options for payment, broken appointments, letters, phone calls and emails.

I have read and understood the billing procedures and practices. I have made Country Crossroads Counseling, LLC aware of my payment option choice. If for any reason circumstances change, please let Country Crossroads Counseling know immediately.

OPTION 1. INSURANCE

I have checked or will check with my insurance provider. Please bill my insurance for the sessions. I understand if for ANY reason, my insurance does not pay for the sessions, I will be responsible for the unpaid sessions and will then be on self-pay rate for all subsequent sessions, payable at time services are rendered. If unusual circumstances occur and your bill has reached **\$100.00**, there will be a pause in treatment until you have reduced your owed fees to a zero balance. *(This includes but not limited to unpaid insurance sessions, co-pays, letters, or broken appointment fees).* Country Crossroads Counseling feels this will only cause additional stress within your life and will not support additional financial stresses that can affect one's mental health. If we haven't received a payment from your insurance within 90 days, you will be responsible for the balance submitted to insurance. Services will be suspended until balance is paid in full. We will provide a statement for you to submit to your insurance for reimbursement.

OPTION 2. SELF PAY

I have weighed the benefits and have chosen not to report any information to my insurance. I will be solely financially responsible for each session. I have opted to self-pay, payable at the time services are rendered. If unusual circumstances occur and your bill has reached **\$100.00**, there will be a pause in treatment until you have reduced your owed fees to a zero balance. *(This includes but not limited to unpaid sessions, letters, or broken appointment fees)* Country Crossroads Counseling feels this will only cause additional stress within your life and will not support additional financial stresses that can affect one's mental health.

I hereby agree to indemnify and hold harmless Country Crossroads Counseling, LLC and their employees from any and all claims, or claims by any member of my family or any other person while on the grounds, or the surrounding area thereto.

I have read and understand the "no show" policy and payment policy. I am provided this credit card information in the matter that it will be charged \$50 for any "no show." The credit card on file will also be charged if I have a balance that has not been paid after 30 days. **Reminder: Your payment is due at the initial appointment and this card will not be charged unless there is no payment after 30 days or a no show. If you would like to pay with this credit card at the time of your session, please notify the staff. Your understanding is very much appreciated!

I have read, understood, agree, and consent to the above conditions of service stated. I have also been offered the notice of privacy practices HIPPA on this date and have had the opportunity to ask questions about and understand these policies.

If signing on behalf of a minor, I certify that I am the legal custodian of this child, and there are no court orders in effect that would prohibit me from consenting to the treatment of this child. I agree to provide Country Crossroads Counseling, LLC a written list of all other parties who have legal rights to their medical records. Any and all records, i.e. parenting plan, divorce decree, etc., that affects the treatment or care of the minor, will be provided to Country Crossroads Counseling, LLC.

Client or Guardian Signature & Minor's Name (if applicable)

Date