

MidStep Centers for Child Development
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PSYCHOLOGICAL SERVICES AGREEMENT

For Patients of Dr. Rachel F. Love

(Effective 8/01/07)

Welcome to MidStep! I look forward to getting to know you and your family. My goal is for us to work together as a team to improve the well-being of your child and your family. My practice specializes in infant mental health and working with infants and toddlers and their caregivers but does also extend to school age children and adolescents. I have designed my practice to support children and their families whatever the diagnosis or presenting problem may be.

This document and its attachment represent a contract between you, the patient's legal guardian, and me, the service provider. Please review this document and the attachments (Privacy Notice, Consent Form) and ask any questions you may have before you sign it. This document explains you patient rights and responsibilities so please review it carefully.

SERVICES

Before treatment of any problem can begin it is necessary to clearly define and understand the problem. With children and adolescents it is critical to assess the issues from many points of views: family, school, social, development factors, etc. We also need to understand the strengths and resources the child and family bring to the situation. In order to gain this insight and understanding my services typically use the following protocol:

1. Intake appointment consisting of a clinical interview with parent(s)/guardian and child if the child is over 14 years of age. The goal of this session is to review developmental history, child and family functioning, the parameters of the presenting problem, and your goals and hopes for improvement. Basic behavior rating scales will be completed.
2. Child intake appointment if the child is under 14. This appointment allows me to meet your child and to get a basic understanding of their developmental functioning. It allows your child a chance to get to know me and become familiar with the surroundings at MidStep.
3. For children under the age of 14 this is a parent/child session that involves observation of interactions between the parent(s) and child. The session is structured to allow me to see how the child responds to limit setting, transitions, frustration, etc. It also allows me to see how parents set and maintain limits. Additionally, it allows me to observe family interaction patterns.

4. Feedback. This session is for parents only if the child is under 14-years-old and for both if the child is older. During this session we will review why services were sought, a general summary of relevant information, review of measures that were administered, and recommendations will be discussed. This is when we will agree upon a treatment plan and how to best meet the child and family's goal.
5. If therapeutic services were recommended and agreed upon they will begin at this point. If further testing was recommended then that will begin.

FAMILIES WITH BEHAVIORALLY CHALLENGED CHILDREN

Parents are responsible for their child's behavior and safety while at MidStep. If you have a child who is known to run from you or to dart out of cars or buildings, it will be **your** responsibility to know your child's whereabouts. That means if they run out the door or across the parking lot it will up to you to go get them. Additionally, parent(s) will need to make arrangements to bring an additional caregiver to supervise their child during the parent portion of sessions. If we are unable to safely keep your child in the office then the appointment will be terminated and a parent session scheduled to discuss more intense home based services such as wrap-around. If your child is aggressive and cannot behave safely with others then more intensive home based services will need to be considered. Your child's safety is the number one priority and if they are not at a stage where they can be safe for a 50-minute session then we will discuss other treatment options.

PRIORITIZING CARE

I strive to provide the best care for my patients every day that I come to work. It is rare that I have unscheduled time where I am not serving the needs of one my clients. This means that I am not always available to answer the phone directly and you will usually get our automated attendant when you call.

If you need to reach me between your schedule appointments, please call me at MidStep at (814)235-1100, Ext. 24, and leave a detailed voicemail message or send me a detailed email at ref@midstep.com. I try to return calls and reply to emails within 24 hours.

CLINICAL EMERGENCIES

If you are experiencing a mental health crisis please try to reach me at MidStep. If I am unavailable, please leave a message alerting me to the crisis situation.

Then call the Centre County "CAN HELP" **crisis line at 1-800-643-5432** for immediate assistance with a trained crisis counselor.

If the situation is life-threatening, call 9 1 1.

SCHEDULING APPOINTMENTS

When you call MidStep to schedule an appointment you will get an automated attendant. You may press my extension number (24) at any time during the recording. Please leave a detailed message that includes the best times and ways to reach you. If you are unavailable when I return your call, I will leave a message with the date and time of the next available appointment. Please return the call within 24 hours to confirm or decline that reserved time (the appointment will be given to another client if you do not call back within 24 hours). Typically, future appointments will be scheduled at the end of your current appointment so please bring your calendar with you. I usually try to establish standing appointments (same day and time each week) with families to minimize confusion and to ease family's hectic schedules. If we are able to establish this then we will simply confirm the appointment each week.

You should know that:

- After school appointments are at a premium during the school year and are typically reserved for clients who need weekly treatment
- Early afternoon appointments are typically for clients who need bi-monthly or monthly appointments
- Morning appointments are typically for the youngest clients, evaluations, intakes, and consultations.

CANCELLING APPOINTMENTS (BY ME, YOU, OR MOTHER NATURE)

If you are unable to make your scheduled appointment please notify me at least 24-hours in advance. Please see the cancellation policy section for additional information regarding cancelled or missed appointments.

If I am unable to make an appointment due to illness or other scheduling conflict I will make every effort to notify you at least 24-hours in advance.

If Mother Nature sends snow or other inclement weather, that results in the State College Area School District cancelling school for the day then my client appointments at MidStep will also be cancelled for the day. Additionally, if there is a delay or early dismissal due to inclement weather or snow then appointments at those scheduled times will be cancelled.

APPOINTMENTS AND TREATMENT

I strive to provide the highest quality of care and produce the best results possible for you and your child. I am here as a support to your family in managing life's stressor and making healthy changes. Unfortunately, there are no guarantees and I cannot make you or your child change. While I have an expertise in child development and psychopathology, you are the expert regarding your child and family. I will support, guide, encourage, and at times challenge you and your child to make meaningful changes. However, only you know what is ultimately right for you and your family and how you can best improve. In the end, your family will take away from this what you put into it.

To provide the best care possible, I will be working before, during, and after our therapy appointments. Our scheduled appointments are only a portion of the treatment your child and family receives. Outside of our sessions, I will be reviewing records, reports, letters, and corresponding (with your consent) with other providers (teachers, doctors, specialist, etc) to better understand your child's functioning and how to best help him or her. I will also be spending time scoring and interpreting psychological tests, developing behaviors plans, or participating in multi-disciplinary team meetings. I take time before each appointment to review your child's chart and plan for the next session. At the end of each session I take time reflect on the session and write progress notes.

In order for you to benefit the most from treatment, I will need your commitment and cooperation in the following ways:

- We need to start session promptly. Sessions are typically 50-minutes and I use the last 10 minutes to write notes, make phone calls, review your case etc. If you are late to session we will still conclude at the usual time. If I am running late we will make adjustments so you have your full session.
- Please be mindful of the time you have during a session and come prepared. Feel free to bring notes or an outline whatever helps. Try to be as focused as possible on the issues at hand and how they relate to treatment and your child. Reflect on your goals for your child and family. What specific questions or needs would you like addressed during that session?
- I frequently give homework to families please take the time between session to review the homework and to review techniques we have covered in sessions. For many families with young children you will be asked to practice at home what you are learning in sessions, this is vital in supporting your child in making healthy changes.

CONFIDENTIALITY AND ITS LIMITATIONS

All of my psychological services are kept strictly confidential. That is, information about your assessment or treatment will not be revealed to anyone outside of my office staff without your permission. There are exceptions and limitations to confidentiality, however, as required by law. In short, patient information may be provided to the appropriate authorities, with or without your consent, under the following conditions:

- As court ordered by a judge
- If any concerns arise about possible child abuse
- If any concerns arise about possible imminent danger to self or others (e.g., risk of suicide or homicide).

Other conditions regarding your confidentiality of your Protected Health Information may also apply, as described in the attached *Privacy Notice*. Please review this as it describes in detail your patient rights according to federal laws, including the Health Insurance Portability and Accountability Act (HIPPA).

MINORS & PARENTS

Patients under 18 years of age who are not emancipated and their parents should be aware that the law generally allows parents to examine their child's treatment records or PHI.

However, because privacy in psychotherapy is often crucial to successful progress, especially with teenagers, it is sometimes our policy to request an agreement from parents that they consent to give up their access to their child's records. If you and your psychologist agree to such an arrangement, then the psychologist will only provide the parents with general information about the progress of the adolescent's treatment, and his/her attendance at scheduled sessions.

Any other communication will require the adolescent's specific Authorization, unless the teen appears to be in imminent danger or is an imminent danger to someone else, in which case, the psychologist will notify the parents immediately. Before giving parents any information, the psychologist will discuss the matter with the teen, if possible, and address any concerns he or she may have.

In addition, in Pennsylvania, mental health patients 14 years or older are considered the "holder of privilege of confidentiality." Therefore, I cannot reveal treatment inform to others without the adolescent's consent (unless, as always, there is imminent risk of danger or ordered by a judge).

PROFESSIONAL RECORDS

The laws and standards of our profession require that we keep Protected Health Information (PHI) about you or your child in your Clinical Record. It includes information about your reasons for seeking therapy, a description of the ways in which the problem impacts on your life, your diagnosis, the goals that we set for treatment, your progress towards those goals, your medical and social history, your treatment history, any past treatment records that I receive from other providers, reports of any professional consultations, your billing records, and any reports that we have sent out, including reports to your insurance carrier.

Except in unusual circumstances (eg., possible danger to yourself or others; information that is supplied confidentially by others; certain references to 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 the presence of your psychologist, or have them forwarded to another mental health professional so you can discuss the contents. In most circumstances, MidStep is allowed to charge for expenses incurred in producing or copying records. If your psychologist refuses your request for access to your records, you have a right of review or appeal.

In some cases, your psychologist may keep a separate set of Psychotherapy Notes. These "process notes" are for the psychologist's own use and are designed to assist the psychologist in providing you with the best treatment. While the contents of Psychotherapy Notes vary from patient to patient, they can include the contents of your therapy conversations, an analysis of those conversations, and how they impact on your therapy. They also contain particularly sensitive information that you may reveal in sessions that is not required to be included in your Clinical Record. These Psychotherapy Notes are kept separate from your Clinical Record. The Psychotherapy Notes are not available to you and cannot be sent to anyone else, including insurance companies, without your written, signed Authorization. Based on the new HIPAA law, insurance companies cannot require your authorization of Psychotherapy Notes as a condition of coverage nor penalize you in any way for your refusal to provide it.

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FEES

My standard fee is \$120 per hour, round up to the nearest quarter-hour. That is, I charge \$30 for each quarter-hour of service, or any portion thereof. The exception to this is the initial intake appointment which is \$150. I charge for all of my professional time related to evaluating or treating your child or

family, including but not limited to: therapy sessions; phone consultation; electronic or letter correspondence; report writing; records review; consultation with other professionals, court testimony; case management; etc. Brief phone calls such as those to schedule appointments or follow-up on business will typically not be charged.

Fees are subject to change with 30 days notice.

CANCELLATION POLICY

Typically there will not be a fee for cancelling or missing an appointment. However, if you cancel or fail to show for multiple appointments then a meeting will be needed to discuss the future of treatment at MidStep. I frequently have a wait list of children waiting for appointments; therefore, if you are unable to make your appointments your spot will be given to a child who is waiting for services. If you miss an appointment I will call you once to reschedule but it will be up to you to follow-up on scheduling if you are not available or unable to schedule when I call.

INSURANCE REIMBURSEMENT

General Information—Health insurance benefits in general, and coverage for mental health services in particular, have grown increasingly complex in recent years. It is more important than ever for you to understand your mental health benefits before beginning treatment, so that we can set realistic treatment goals and priorities that you and your family can afford. Review your health insurance manual or contact your member services representative or plan administrator if you have any questions about your coverage. In addition, our staff at MidStep can help you understand the information you receive from your insurance company, and when necessary we will call the company on your behalf to resolve any outstanding issues.

Many Managed Health Care plans, such as HMO's and PPO's, will provide benefits only if services are rendered by a therapist who is in their provider network. Please be advised that if your therapist is not a provider in your health plan's network, and you choose to work with him/her anyway, then you will be required to pay the full fee at the time services are rendered.

If this is not financially feasible, or poses financial difficulties as treatment progresses, we will be happy to help you find an in-network provider who can meet your needs.

Please be advised that your contract with your health insurance company requires your psychologist to assign and provide a clinical diagnosis. Many insurance companies also require the psychologist to provide treatment plans, progress reports, and in some situations, your entire clinical record. When providing information to your insurer, we make every effort to release only the minimum amount of information needed to satisfy their request. Please note, however, that the information we do provide becomes part of your insurance company's files and will probably be stored on a computer. Although all insurance companies are required to protect the confidentiality of such information, we have no control over the manner in which your insurance company uses or discloses your information.

Patient Responsibilities—If you have health insurance that provides coverage for mental health services, then you will be expected to remit payments as required by your insurance plan at the time services are rendered. This includes, but is not limited to: co-payments, co-insurance, deductible amounts, fees for non-covered services, and third-party payments.

If your insurance plan requires pre-certification for mental health services, you must obtain an initial referral from your insurance company prior to the first appointment to avoid additional fees. Your therapist will request approval of any additional services after the initial course of treatment, if needed.

If your doctor is a provider in your insurance company's network, our billing office will submit claims for you, but you are responsible for providing correct and complete information about all policies covering the patient so that we can prepare timely and accurate claims. You will be responsible for paying any claims that are rejected due to your failure to provide correct information to us in a timely manner.

BILLING & PAYMENT

You are expected to pay for services when they are rendered according to the applicable rate schedule in effect at that time, unless you have insurance coverage that requires another arrangement (see Insurance Reimbursements above).

If you are experiencing extreme financial hardship and cannot pay the full fee on the date of service, we may be able to negotiate a reduced fee or payment installment plan.

PAST DUE ACCOUNTS

If your account becomes past due, late fees and interest charges may be applied. In addition, delinquent accounts may result in the termination of services and/or the referral of your account to a collection agency or small claims court. Collection proceedings will require MidStep to disclose information that would otherwise be confidential, such as your name, address, telephone number, social security number, the nature of services rendered, and amount due. As with any disclosures we make of protected health information, disclosures to a collection agency will follow the "minimum necessary rule." Our collection or legal fees may be applied to you as well.