

## Therapy Contract-Terms and Conditions for Insured Clients

### **CBT Canary Wharf**

Cognitive-Behavioural Therapy Service

Telephone: (020) 7531-1220

E-mail: [cbtcanarywharf@btinternet.com](mailto:cbtcanarywharf@btinternet.com)

www: [cbtcanarywharf.co.uk](http://cbtcanarywharf.co.uk)

#### **What Service is offered?**

Cognitive-behavioural therapy for people with personal and emotional problems. Therapy is provided by Marla Stromberg, a BABCP accredited cognitive-behavioural therapist.

#### **What qualifications do I have?**

I hold an MSc in Experimental Methods in Psychology, and a qualification in Cognitive-Behavioural Therapy from University College London.

#### **Accreditation**

I am accredited by the British Association for Cognitive and Behavioural Psychotherapies (BABCP). I am also a member of the British Psychological Society (BPS).

#### **Code of Ethics**

I adhere to the Ethical Guidelines set out by the BABCP.

#### **Where do consultations take place?**

Consultations take place at Unit 63 Cannon Workshops, 5 Cannon Drive, London, E14 4AS. Directions will be emailed to you at the time you book your appointment.

#### **What happens if you make an appointment?**

Initially, I will arrange to meet you for an assessment. This gives me the opportunity to develop an in-depth understanding of your difficulties. Based on my clinical experience we will discuss whether CBT is the most appropriate therapeutic approach for you. Once I have assessed you, I will let you know if I am able to offer you treatment. If I believe a different therapeutic approach would be more beneficial, or I believe you need more intensive therapy than I can offer, I will let you know and will explain my reasons for this. If we agree to proceed with treatment, I will try to estimate how many sessions you will need, though this will only be an estimate as it is very much dependent on the nature of your problems and on your progress.

#### **Engagement with Treatment**

When you commit to attending CBT sessions, you also commit to playing an active part in your treatment. This will involve carrying out "between session" exercises, i.e., recording thoughts and feelings, recording the frequency of particular behaviours, completing questionnaires and record forms, reading CBT literature, amongst others. If you attend two or more sessions not having completed the agreed tasks, **or** you have left your hand outs and forms at home/in the office, on two or more occasions, I reserve the right to suggest that we put treatment on hold until you are able and ready to commit to the process. Your progress is largely dependent on how much you put into treatment, between our sessions.

#### **Commitment to Treatment**

As a client, you will be expected to arrive on time for your appointments, and to notify your therapist in advance if you are unable to stay for the full length of the session. It is expected that your mobile phone will be off during our sessions, and that you will complete the homework assigned to you between sessions. You are also expected not to arrive at session intoxicated or under the influence of illegal drugs. If you are concerned about your mood or are having suicidal thoughts, it is expected that you will communicate this to your therapist so that this can be made a priority at session. If you have any planned holidays or upcoming absences, please notify your therapist in advance.

#### **Frequency and Length of Sessions**

Typically, CBT lasts between 5-20 sessions. Each session lasts 50 minutes and takes place once/week. Once you have made some significant progress, we will then discuss reducing your sessions to every fortnight, once a month, etc. After treatment is completed, it is good practice to agree to a limited number of follow-up appointments to maintain the progress achieved. These can be scheduled once every three months, six months, etc. and will be arranged by mutual agreement.

#### **Paying Through Your Private Health Insurance**

If you would like to pay for your therapy through your insurance company, the procedure is as follows: payment will be required by you at each session, and I will provide you with an invoice to forward to your insurance company for reimbursement. Before commencing treatment, I will need your membership number and authorisation number.

I would also recommend that you confirm with your insurance company:

- 1) That your policy covers CBT appointments
- 2) How much cover you have for this type of treatment (6 sessions, 12 sessions) etc.
- 3) The "end date" of your policy so that you are not liable for the cost of treatment that runs over the end date.
- 4) Whether they reimburse for cancelled/missed appointments

It is important to get clarification on these issues prior to starting treatment. In the event that you start treatment without authorization from your insurer, or without sufficient cover, you need to be aware that you may not receive reimbursement from your insurer.

Most insurance companies authorise a fixed number of sessions to start with, i.e., 6, 8 or 10, after which they may require a progress report from your therapist. It is **your responsibility**, and not your therapist's, to follow this up with your insurance company before your first "batch" of (6/8/10) sessions ends. Ideally, at around session 4 or 5 it is recommended that you contact your insurance company to ask whether they require a progress report, if you would like further sessions.

Some health insurance policies require that you attend an assessment appointment with a psychiatrist, in order for your CBT to be funded; if this is the case, I can recommend a psychiatrist if you need me to.

Once therapy begins, you are advised to periodically check with your insurer that you have sufficient cover and have not exceeded your maximum allowed cover. This is your responsibility and not the responsibility of your therapist. If you attend therapy sessions after your policy has ended, you need to be aware your insurer is unlikely to reimburse you.

### **Fees and Cancellation Policy**

Note: if you choose to pay by Paypal, the cost of sessions will be slightly higher as reflected below as Paypal charge a 3.4% fee + .20p.

The assessment appointment costs £150 (£156 by Paypal) and lasts 90 minutes. Treatment sessions cost £140 (£145 by Paypal) and last 50 minutes. Payment is due by BACS/Paypal, cash or cheque. BACS and Paypal payments must be made at least one day before your appointment and payment by cash/cheques is made at the end of each session. Paypal add a transaction fee and so if you pay by Paypal you are charged a higher fee. **At the second appointment, you will be required to pay for one session in advance**, therefore you will be required to pay £280 (BACS), or £290 (Paypal). The additional **non-refundable payment** is a retainer fee, which will be used in the event of a cancelled or missed appointment without 48 hours (two working days) notice. If you do not miss or cancel any appointments without 48 hours notice, the retainer will pay for your final session. The retainer will be invoiced at the time you attend your final session. Please note that it is in your interest to plan the final session with your therapist, so that you both know the date you intend on finishing treatment. This final session will have been paid for at the start, and so you will not need to make payment for it. If, at any point throughout treatment you decide to stop (after paying for your last attended session), the retainer will not be reimbursed to you. To reiterate-it is in your best interest to let your therapist know if you plan on finishing on a particular date so that the retainer payment can be used to pay for that final session. The retainer payment is non refundable. It is also advisable to check with your insurance company whether you must use your sessions by a certain date; if there is an end date to your policy, you will need to attend your final session before this date, otherwise your insurance company may not reimburse you for this session.

**Please note that many insurance companies will not cover missed/cancelled appointments**-it is your responsibility to familiarise yourself with your insurance company's policy. If you do miss or cancel a session and are charged for that appointment, you might not receive reimbursement for it from your insurer. If the additional payment that you have paid at session #2 is used to cover your final session, you will be invoiced for this session on the day of your final session; you can then submit your invoice to your insurer for reimbursement. If the £140 is used to cover a missed/cancelled appointment, you will be invoiced for that missed/cancelled session at that time. I require 48 hours (**two working days**) notice for cancellations, otherwise you will be liable for the full cost of the missed session.

Longer treatment sessions (**including joint sessions** where a partner is invited to attend a session) are available and will be charged accordingly, pro rata, i.e., a 90-minute session is charged at £252 (BACS) or £261 (Paypal). Fees are subject to an annual review.

### **Rescheduling sessions**

If you need to change the day or time of your appointment to a different day/time in the same week, there will be a £20 (BACS) or £21 (if paid by Paypal) rescheduling fee. This fee applies regardless of whether you give notice or not. Please note: your insurance company might not reimburse the rescheduling fee; if this is the case, you will be liable for the £20 charge. If you miss or cancel two or more sessions with or without sufficient notice, I reserve the right to change your appointment day and/or time if your allocated appointment day/time is high in demand.

### **Lateness Policy**

If you will be more than ten minutes late for your appointment, please phone me to let me know. If I haven't heard from you by 10 minutes after your scheduled appointment time, I will assume you will not attend. This is especially important if you are my last appointment of the day, as I may leave for the day if I have not heard from you. You will be liable for the full cost of the missed appointment. If you are late arriving at an appointment, we will still need to finish on time so as not to delay the next person.

### **Note-taking and Case Notes**

It is my practice to take notes during session. I write down the main points discussed in session, including any therapeutic interventions. Some case notes are kept in electronic format. All paper versions of case notes are locked in a secure place. I am registered with the Data Protection Agency and abide by their procedures for handling and protecting personal data.

### **Who can Refer?**

I accept referrals from clients themselves, from GPs, Consultant Psychiatrists, other Health Professionals, Employers, Occupational Health Departments, Insurance Companies, and Solicitors. If you are referred by a consultant psychiatrist, I would normally write to your psychiatrist at the beginning, middle and end of treatment. If you self-refer, you will need to provide me with your GP details. I would not write to your GP without your permission, except in the event of an emergency (see **Confidentiality** below). As I do not provide an emergency service, your GP would normally be the first point of contact should you require immediate help. See below "Confidentiality" for exceptional circumstances where confidentiality can be breached.

### **Confidentiality**

I treat all information disclosed to me as confidential. Your confidentiality will be maintained at all times, however, as part of my own professional development, from time to time, I will need to discuss your progress with my supervisor. My supervisor is bound by the same ethical guidelines regarding confidentiality as I am. I will not disclose your details to a third party without your prior consent, except under the following circumstances: 1) if, in my opinion you are at risk of hurting yourself, 2) if, in my opinion, you present a risk to others. Under these circumstances, I reserve the right to inform appropriate external agencies, normally your GP (as in circumstance 1) or the police (as in circumstance 2).

### **Terminating Therapy**

If, for any reason you wish to terminate therapy, you have the right to withdraw from treatment at any stage, however it is always advisable to discuss this with me first, so that we can discuss your reasons and to ensure this would be in your best interest. Similarly, I have the right to terminate therapy, if, in my professional opinion, I believe you have come as far as you can with my help. I will discuss my reasons with you, and if appropriate, make further treatment recommendations for you. Sometimes I may recommend a "therapy break". I will always endeavour to discuss this with you in person.

### **Emergency Services**

I do not provide an emergency service. I respond to telephone calls between the hours of 9-5PM. In the event of an emergency, please phone your GP. If you require out of hours help or support, you can also go to the A & E department of your local hospital or phone the Samaritans 116 123.