Substance Institute



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Module 14 – Student's Manuel - Finances & Insurance for Counseling Services

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Finances & Insurance for Counseling Services Counseling services can be paid for in several ways, including with your insurance carrier you must be registered with your country's license boards.	
Clients must do this for themselves as you as the counselor has not authority to check their accounts.	
It's important that your clients know upfront what they will pay for counseling services.	
It is upsetting to clients to find out after we have a session that I am not covered or that they are responsible for more than they thought.	
Paying for one's counseling service with Insurance: USA – There is a network with Blue Cross Blue Shield PPO, Blue Choice, Aetna and United Health Care that has multiple plans.	
FEES: Your fees are your personal decision and some counselor charges \$175 for the initial 55-minute session, and \$150 for a 55-minute session thereafter.	
When insurance is involved; you the counselor are responsible for your deductible or co-insurance according to the insurance contract agreement for mental health. (Deductible needs to be paid before your insurance will pay their co-insurance)	

PAYMENT:

You can accept cash, check, credit cards, debit cards and HSA/FSA cards through a HIPAA compliant merchant service integrated with my Therapy Appointment system.

Payment is due at time of service.

Do not hold balances beyond 30 days so that I can meet my financial obligations.

PRIVATE PAY:

You must decide if there are circumstances which would prevent your client from paying the full fee, must discuss them with you.

Financial hardships, family size, changes in employment will be considered to set the fee.

Credentialing

- As a counselor, it is vitally important to be aware of legal issues pertaining to counseling practice.
- Lack of knowledge could result in lawsuits and legal actions.

Confidentiality

- Confidentiality is the counselor's ethical duty to protect private client communication.
- Confidentiality is a complicated concept because of its exceptions and because it effects both legal and ethical situations.
- Counselors should always try to maintain confidentiality because it will affect the relationship the client has with the counselor.

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Duty to Warn

- A licensed counselor has many legal issues to consider.
- Breaching confidentiality becomes necessary
 when the counselor has a duty to warn or an
 ethical duty to protect the client and others from
 harm.
- The counselor must take measures to protect the client or anyone they may put in danger.
- This breach of confidentiality is allowed, in order to inform family members, persons threatened, or the authorities when a person puts themselves or others in danger.

Reporting Child Abuse

- In addition to duty to warn, counselors have a mandated responsibility to report cases of suspected abuse or neglect to a government agency.
- Confidentiality is overridden by the need to protect the child.
- Although all states have statutes regarding the duty to report, the statutes may differ, so it is the responsibility of the counselor to find out what their state requires.
- Mandatory abuse reporting laws have protective clauses that protect counselors who report suspected abuse in good faith, or who believes it occurred.
- The laws also vary by state regarding the duty to report past abuses that are no longer happening.

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7 Things You Need to Know When Starting a Counseling Practice

1. Don't Pay for Advertising

- You spent a lot of money on mailers and newspaper advertisements that didn't pay off.
- Most of your clients will be referred by friends or acquaintances.
- Also, it was helpful for you to mail letters telling professionals in the community what you are up to.
- Shared a little of your own history, a bio, and some detail about the types of clients you wanted to see.

2. Consider Your Space

- You might be praying with a client, when another counselor would walk in before your rented hour was up. That might be frustrating!
- Initially, rented office space by the hour.
- That was economical but also frustrating. You could be ending a session and a client would be in tears, but you felt rushed.
- Or you might be praying with a client when another counselor would walk in before your rented hour was up. That also is frustrating! It felt impersonal and unpredictable.
- 3. Learn Which Type of Clients You Want to See (and Which Ones You Don't)
- When you're just beginning to build a private practice, you will feel pressure to see every client that calls.

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- Be caution about who to see and who not to see.
- You have clients, that pushes buttons, such as sending daily emails or calling all the time.
- When you get a phone call from someone demanding that they be seen today; take that as a possible clue as to a difficult personality disorder the person might have.

4. Believe in Your Worth

- When it comes to fees, counselors may feel pressure to offer sliding scales (discounted) and pro-bono (free) sessions.
- Remember, you've spent a lot of time, money to get where you are; and will invest in more courses, more education, and more exams.
- You know more than you think, and you are worth it.

5. Take Safety Precautions

- Late session in the evening.
- Be aware of your surrounding coming and going from your office.

6. Let Clients Do Their Own Work

- You work harder than your clients.
- Remember, you don't have to fix your clients' problems.
- Just help them to come up with solutions to their situation(s).
- Your job is to create an alliance with them.
- Then we help them figure out what is going on

Finances, Legal Issues & Counsellor Practi	ices
 You help them look at what they want to be differently. You help them create a plan for thinking and behaving differently. You provide space for clients to think out loud and get feedback. You help them tell and understand their story. You help them have the courage to change. You we don't do the changing for them. 	
7. Model Peace and Calm	
 Due to the role, you play, people will give you a lot of power. Use it for your client's good. Your guidance, pace, assurance, kindness, and smile will work wonders. Your gentle words, "Hey, let's take some deep breaths," "You're safe here," and "We'll figure this out together" will allow you to bring relief to an angry, confused, or terrified person. 	
Counseling Practice Names	
What makes a good therapy practice name?	
Memorable	

Your therapy company name should be memorable.

There are a few memory principles that can help you.

1. **Visualization**. If you're able to arrange letters in a visual way, you can make your therapy practice name more memorable.

- 2. **Rhyming**. This can be done poorly, but if your name rhymes, it does make your name more memorable.
- 3. **Limits**. As humans, we can keep a maximum of around 7 things in our memory at one time, so try to keep your therapy company name short.

Topical

Make sure that your counseling practice name actually sounds like a therapy company. To do this, just make sure "therapy," "counseling," or another similar word is in your name.

On brand

If your name is directly tied to your brand, you'll help potential clients remember your therapy company name and your practice. Make sure that your name is in your logo and that your name is tied to your private practice's values.

Counseling Practice Names Examples

1. Best Life Therapy

Best Life Therapy is a great name for a few reasons.

- 1. It clearly communicates a benefit.
- 2. It's on brand. The founder of Best Life Therapy is a certified life-purpose coach as well as a therapist. Her name directly ties to her counseling practice name.

2. Revive Relationship Therapy

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- Revive Relationship Therapy directly advertises its services: relationship counseling.
- Additionally, revive is an exciting word that often elicits an internal response.

3. Through the Woods Therapy Center

- "Through the woods" is a timeless proverb about overcoming struggle.
- Additionally, "woods" brings about visuals of forests and nature, and nature is associated with tranquility.

4. Happy Nest Therapy

- Happy Nest Therapy specializes in helping children deal with "big feelings."
- It's also comforting.
- When we think of "nesting," we think of making ourselves at home.

5. Wild Woman Therapy

- "Wild woman" speaks directly to the kind of client that the therapist sees.
- However, the danger with this type of name is that it might go out of style. Be careful with therapy business names that draw on a trend.

6. HealThier Therapy

- This is a great example of a play on words.
- HealThier therapy offers psychological and exercise therapy.

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S.C.A.M.P.E.R.



What would happen if we substituted this for that?

What would happen if we combined this and that?



What would we need to adapt in therapy to fit in another setting?

How could we modify counseling to make it better?



How could we put counseling to a different use?

What could we eliminate from counseling entirely?



How could we reorganize counseling for the better?

Sample name S.C.A.M.P.E.R.

S.C.A.M.P.E.R. is an acronym for **S**ubstitute, Combine, **A**dapt, **M**odify, **P**ut to another use, Eliminate, and **R**everse.

The acronym acts as a guideline for the following questions:

- 1. What would happen if we **substituted** this for that in counseling?
- 2. What would happen if we **combined** this and that in counseling?
- 3. What would we need to change to **adapt** counseling to another context?
- 4. How could we **modify** counseling to make it better?
- 5. How could we **put counseling to** a different use?
- 6. What could we **eliminate** from counseling entirely?
- 7. How could we **reorganize** counseling for the better?

Mind mapping
Grab a pen and paper and get ready to draw!

Write down your potential clients' problems and then draw nodes (can be simple lines or arrows) to related issues. Or start with "therapy" or "counseling" and write down all related things. This should bring up a lot of words and pain points.

References

https://study.com/academy/lesson/legal-issues-in-counseling.html https://study.com/

Notes / Comments / Questions: