

## **A WORD ON PRIVACY**

Principle 2 of my professional code of ethics states that clients should expect complete confidentiality within the limits of the law.

Principle 3 states that mental health counselors have a crucial responsibility and requirement to protect information about clients that we have gathered in the course of our practice, teaching or research. This information may be communicated to others only with their written consent or when there is a clear indication of immediate danger to those individuals or others, and even then, only what is relevant and essential. Furthermore it states that counseling reports and records are kept secure. It also states that confidentiality *belongs to the client* [italics mine]. I cannot even indicate to a third party that you are my client – not even your doctor or relative – unless I have your signed permission.

The exception to confidentiality occurs only when I am convinced through specific threatening statements that my client is going to cause grievous harm to his or herself or to a named third party. At that point I am liable for my client's safety.

**INSURANCE PRIVACY** – When you get your therapy through an insurance system, you must keep these three points in mind:

- **CONFIDENTIALITY**  
Most insurance companies will require that the therapist provide detailed information about their clients' treatment and at times may direct treatment (this is the 'managed' aspect of "managed care"). This may include being privy to a psychiatric diagnosis (when appropriate) or other sensitive information that will then become part of your mental health record. These records may impact your ability to obtain private medical insurance in the future. As a private pay client you have the certain that your records are shared with no other person or organization, unless you give your written consent in advance.
  - **INSURANCE PLAN BENEFIT COVERAGE**  
Most insurance plans only cover a limited number of sessions per year. Additional treatment beyond the annual maximum is paid out-of-pocket. Always check in advance to determine if you have an annual session maximum before deciding to use your insurance. Prior to beginning treatment we can discuss how long you may require treatment to determine if this is a factor for you.
  - **THE ADVANTAGES OF BEING A PRIVATE-PAY PATIENT**  
As an client paying with insurance, you may be obligated to use one of the company's selected provider; as a private-pay client, however, you will have the freedom and flexibility to fully choose the therapist that you prefer.
-