

True Node Therapy

Ruth Spalding LMSW CAADC  
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### This is Not a Transaction

Because of how the portal is set up, the easiest method is for me to have you sign off as having read this form prior to the intake. There's a version of this document without this "read only" blurb paragraph at the top that we complete together in session and you will sign off on that completed form in the portal as well. I want clients to know my financial policies prior to seeing me and this seemed to offer the most flexibility and transparency. Below is the Right Relationship Fee form that outlines my policies around money and therapy. Right relationship is a term I learned from Sonya Renae Taylor, and it speaks to equity and fairness in relationships. Please review and ask me any questions you have.

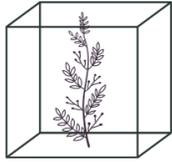
We live in a capitalistic society that reduces relationships to transactions. Medical insurance is part of a capitalistic society. I accept insurance to be accessible to folks who need to use insurance to gain access to care. Medical Insurance and Capitalism try to dictate and enforce certain aspects of our time together.

Your insurance dictates that for a 53 minute period of time together I am reimbursed for that period of time. If we spend less time together, I am paid less. This framework implies that you are using your insurance to pay for 1 hour of my time. If you miss a session, insurance does not pay at all.

The therapeutic relationship does not begin and end during the therapeutic hour. I think of my clients after session when relevant information and processing needs to happen. I seek out appropriate consultation and continuing education. My caring does not end at 55 minutes after our start time.

The framework of mutual aid I think is more accurate to the therapeutic experience. We're engaging in a mutual exchange. You are helping to sustain me while I use my skills to help you. Just as the help I provide extends beyond the therapeutic hour, so do my needs for sustenance. Your fee for the session is due each week / month to sustain my being, regardless of how you use the session (e.g, you decide not to show) because my needs for sustenance remain. If you are using insurance to access the therapeutic space, I cannot bill for that time you're not there.

What this means is that if you're using insurance to access therapeutic space If you are significantly late to session (more than 5-10 minutes) or you give me less than 24 hours notice to cancel the session then we're making an agreement that you will pay me directly. If this fee seems large to you think about the number of times you would miss a session each year, or 6-month period.



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In a better world, none of us would need to do paid/wage work to survive. We would have collective care on a broader scale that would provide housing, healthcare, childcare, and food for all. I think it is possible to work toward that better world. In this current world, the financial burden of medical costs falls on the individual. It is true for me as it is for you. My financial policies and agreements are co-constructed with you with these realities in mind.

Right relationship late to session fee we've negotiated \_\_\_\_\_

Right relationship no show or late cancellation fee \$175 unless otherwise negotiated.

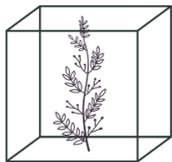
\_\_\_\_\_ I give you permission to store CC information on Square for all fees and understand that I am giving my consent to use this information to pay my no show / late cancellation fee. I understand that I can withdraw consent at any time and simply need to email Ruth.

Right relationship 1 hour session fee \$175 / hour. I also accept payment and can create a financial agreement per month (like most other financial obligations).

\_\_\_\_\_ I agree to pay \_\_\_ per month for \_\_\_ session

OR

\_\_\_\_\_ I will pay weekly at time of session



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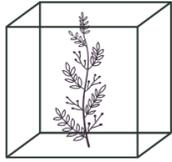
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For those using insurance you acknowledge that you are responsible for verifying your insurance coverage. If you switch insurance plans I may not be in-network and you may be responsible for more of the fee than your copay. You are also responsible for payment of sessions if your insurance denies coverage. It can take 4-6 weeks for insurance companies to clear a claim and provide reimbursement. If you are concerned about building a large balance in that time, we can meet biweekly at first. I encourage you to set up a portal to look at your “explanation of benefits” for every claim that is submitted to your insurance. That way you can also track the progress of claims and payment as payment for sessions is your responsibility. I have hired billers to submit claims on my behalf instead of being a cash pay practice. That is a cost of business I have taken on willingly and again, in our society, medical expenses fall the individual and if your insurance company does not pay me, I will go without pay at all.

Please initial to acknowledge responsibility that you are ultimately responsible for paying for sessions regardless of what tools (like insurance) you use \_\_\_\_\_

I will directly communicate to you your balance with written statements sent to you electronically. Once you have a balance of over \$100 owed we need to discuss a payment plan. This ensures that you do not have a growing balance while continuing to see me. If you’re able to pay your balance all at once, since this is my livelihood, I would appreciate being paid. However, my flexibility for payment plans is meant to ensure that you can remain in treatment while still remaining in right relationship to me. This is the alternative to using a debt collections agency which is not something that I do as it’s not within my values. Clients with a balance over \$500 who have not maintained their payment plan agreement will no longer have a reserved weekly time slot and may be referred out for other care.

Please initial here to acknowledge that you understand payment plans are an alternative to debt collection \_\_\_\_\_



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Please initial here to acknowledge that if you accrue a balance over \$500 you will no longer have a regular time slot and I will need to refer you out to other care \_\_\_\_\_

**I acknowledge that I will review this form with Ruth during our intake session and we will have to create our own agreement together. This is a template form to notify me, the client, of True Node LLC policies regarding money.**