

Office Policies

Appointments and Cancellations

Weekly counseling or therapy sessions are generally recommended. A standing day and time for appointments is preferred. Appointments are generally 45-50 minutes in length for individuals – 90 minutes for at least the first couple therapy session. We require 48 hours notice if you need to cancel. The full session fee will be charged for all missed appointments. If we are able to reschedule the session within the same week as the missed appointment, there will be no charge.

Confidentiality

The Relationship Center of South Florida is HIPAA compliant. The content of all sessions is strictly confidential and will not be released or discussed without your knowledge and consent. Exceptions to this may occur under extraordinary circumstances, when, for example, there is the potential of harm to yourself or others. The State of Florida also requires mental health professionals to report suspected cases of abuse and/or neglect.

Your therapist may have clinical supervision regarding your therapy with the Center Director, Richard Loebel, LCSW, BCD, who is a Certified Clinical Supervisor for the State of Florida, and is bound by HIPAA and State regulations regarding confidentiality.

Fees and Payments

Session payments and insurance co-payments must be paid in full at the time of your session. Payment by check or cash is preferred. Please write checks in advance of the session, payable to RCOSF. There is a \$25 fee for any checks returned for non-payment. We will also accept credit cards. In that case we would like to keep your credit card information on file to expedite the check-out process. Due to increased costs for credit card processing we will add an additional \$5 convenience fee for all credit card payments.

Health Insurance

In an effort to make our services more accessible and affordable, some of our therapists now accept health insurance payments. These therapists currently accept Cigna, Medicare, and United Healthcare. In the near future we will accept several other carriers, to be announced (including Humana and Aetna). Until that time, some of our therapists will be willing to accept reduced fee amounts to make our services more affordable.

Our staff is available to assist you in understanding your policy deductibles, co-payments, and other important information, and our billing service will file claims for you.

If you have a health insurance policy, it may provide some coverage for mental health treatment. If you incur charges that are not covered by insurance, including charges that are denied by your insurance company, then you are required to pay those charges. Therefore, it is important that you know what your coverage consists of and that you inform your therapist as soon as your coverage changes. In most instances, we can let you know if your clinician is an “in-network provider” or “out-of-network” provider.

Your insurance deductible must be met each year. That means you will need to pay the full “usual and customary” fee designated by your insurance company for all sessions prior to your deductible being met in that calendar year.

Secondary insurance: We will be happy to file insurance with your primary insurance plan. If your primary plan has a deductible or copay, we will collect that amount at the time of your appointment. If you have a secondary insurance plan and you would like to collect those payments, we can provide you with a completed claim form for you to file with that insurance plan.

Diagnoses

You should be aware that all insurance companies require you to authorize us to provide them with a clinical diagnosis. Sometimes we may be asked to provide additional clinical information such as treatment plans, summaries, or copies of the entire record (in rare cases). This information will become part of the insurance company files and will probably be stored in a computer. Though all insurance companies claim to keep such information confidential, we have no control over what they do with it once it is in their hands. In some cases, they may share the information with a national medical information databank. We will provide you with a copy of any report we submit if you request it. You may ask any questions about this process at any point in your treatment. By signing this agreement, you agree that we can provide requested information to your carrier if you plan to pay with insurance.

If your situation or symptoms do not meet criteria for a diagnosis, you will not be able to use your insurance to pay for coverage. This situation may apply if you seek services such as our Connections program of marriage retreats, couples therapy intensives, parent coaching, or other non-clinical conditions.

Routine Contact

If it's necessary to contact your therapist between sessions, please contact them by email (our business cards have each therapist's email address). You may also leave a voice message at our main number (561-955-6090), anytime, day or night. Always leave your full name and phone number in the event that we are not in the office and do not have access to your number. We generally respond to messages within 24 hours (or Monday morning if your message is left over the weekend).

Emergencies

In the event of a dangerous, or life threatening emergency, please call 911 or go to the emergency room of your local hospital. Other resources for urgent help include South County Mental Health Center (561/495-0522) and Forty-fifth Street Mental Health Center (561/849-5000) in Palm Beach County; or the Henderson Clinic (954/782-8510) and Nova University Clinic (954/475-7300) in Broward County.