



Thank you for your interest in working with Beacon Wellness Team. The following frequently asked questions are intended to help you as you make important decisions about you or your family's mental health treatment.

Where are your offices located?

- Our offices are located at:
 - 1990 The Alameda, San Jose, CA 95126
 - 626 Jefferson Avenue, Redwood City, CA 94063

What is an Associate Marriage & Family Therapist (AMFT) / Professional Clinical Counselor (APCC)?

- Associate clinicians are professionals who have completed their Master's degree and a graduate-school traineeship.
- They are registered with the Board of Behavioral Sciences and work under the supervision of a licensed clinician.
- Supervision means that the Licensed Clinician meets regularly with the Associate, reviews case notes, interventions, and progress to help ensure client care and growth.
- In addition to the state requirements, all Beacon Wellness Team Associates have participated in a unique training program on giftedness, twice-exceptionality, and neurodiversity. All clinicians, Associates and Licensed, also receive the support of our full team, including the Clinical Director and Lead Therapist.
- Our Clinical Director and supervisor is Toni Ratzburg, LMFT #52576 and our Lead Therapist and supervisor is Gina Garcia, LMFT #118696.

What happens during the 30-minute free consultation? Who should attend the consultation?

- The goal of the consultation is to determine whether one of our clinicians will be a good fit for you and/or your child.
- During the consultation you will be able to share your story with the clinician, learn about their approach and ask questions about the therapy/counseling process.
- You can meet in-person or on video for the consultation.
- You get to decide who attends the consultation as every situation is different. Some parents will attend without their child/teen while others will have their child meet one-to-one with the therapist. If you choose to have your child meet 1:1, the clinician will schedule a follow up parent meeting/phone call in order to answer your questions.

- If you are planning to have family or couples therapy/counseling, we recommend that all members who will participate are present for the consultation.
- For younger children we recommend that parents stay on-site during the consultation in case their child needs them.

Do you offer a sliding scale?

- Yes. Each of our clinicians have a dedicated number of slots available. Please contact Keith Ratzburg, Business Director, for more information.

How often do we meet with our therapist?

- Every situation is different, but it is most common to have one session per week at the start of treatment. This allows the client and clinician to form a trusting relationship.
- As things progress, the number of sessions may change to bi-weekly or monthly. Your clinician will stay in contact with you about their perception of needs and we encourage you to always ask questions and consult with your therapist.

What if I need to cancel or reschedule my appointment?

- We ask that you give us at least 48 hours notice for cancellations.
- If an in person meeting is not possible you may reschedule to a video session.
- You can cancel, reschedule, and schedule appointments via our client portal: <https://www.beaconwellnessteam.com/client-portal>
- For emergency or same-day notification, please contact your clinician and Keith Ratzburg, Business Director, via email. Keith@beaconwellnessteam.com

As a parent, how much detail will I receive about what happens in session with my child?

- Clinicians are bound by laws and ethics to maintain confidentiality for your child. This means that all information will not be shared with you.
- Our clinicians will work with you and your child to set-up the best approach to maintain their confidentiality and safety as well as communicate and collaborate with you.

How long are sessions?

- Sessions are typically once a week lasting for 50-minutes.

How do I pay?

- Our clients are enrolled in autopay and your credit card will be charged on the evening following your session.
- If you require a different method of payment you may discuss options with Keith Ratzburg, Business Director via email at: Keith@BeaconWellnessTeam.com

Do you accept insurance?

- We are an **out-of-network** provider. This means that we do **not** contract with or bill your insurance company. It's very important for you to talk to your insurance company in order to find out your out of network benefits before beginning therapy/counseling. We've had clients that have had close to 100% reimbursement and we've had ones that had 0% reimbursement.
- At the start of each month, we provide you with what's called a superbill and contains a list of the sessions you have had the previous month. It will include a CPT code (service code) and diagnosis code.
- When you submit the superbill for reimbursement, the diagnosis becomes part of your permanent medical record. Please note that some people feel uncomfortable with having a mental health diagnosis in their record.
- Important questions to ask your insurance company:
 - What are my outpatient mental health benefits?
 - Does my plan cover out of network providers? If yes, what is the percentage or dollar amount?
 - Is there a deductible?
 - Is there a limit to the number of sessions that will be covered?
 - Is my therapist's license covered by your plan?
 - Is there a yearly out of pocket maximum?
 - What are the reimbursement rates for the following CPT (service) codes **90834** (Individual Therapy), **90847** (Family Therapy), and **90846** (Family session without client present)?
 - What type of information does my clinician have to disclose to my insurance plan for me to get reimbursed? (Please ask yourself if that is acceptable for you. Private-pay clients still enjoy the greatest amount of privacy over insurance clients).
 - Is approval required from my primary care physician? Or other professionals?

Will you enter into a single case agreement with my insurance company?

- We **will not** enter into a single case agreement.
- These agreements essentially require us to become an in-network provider for the insurance company related to your care.

Will my insurance company reimburse me for work with an Associate?

- In some cases, insurance companies will not cover Associate fees and others will allow for "supervisory billing" which means that the insurance company is billing related to the Associate's licensed supervisor.

Are there any downsides to using insurance?

Why has Beacon Wellness Team decided not to contract with insurance companies?

- Your clinician has to disclose the diagnosis for you to get you reimbursed/use benefits.
- Your records are not protected as the insurance company may conduct audits and reviews of your clinical record. This becomes part of your permanent insurance record.
- Insurance may dictate the number of sessions they will reimburse you for.
- Your clinical record/diagnosis may stay on your medical records, which may impact things such as life insurance premiums, etc.

Can I use my flexible spending or health savings account?

- If you have a flexible spending account or health savings account, you can use it to pay for sessions. Your work with your clinician may be tax deductible as a medical expense, to determine this please check with your accountant. We can not provide tax advice.