



OUR OCTOBER MEETING

Addressing the Needs of Unrecognized Ego States

Beth Krohn, MFT

Whether it is a client deep in unresolved conflict, self-sabotaging behaviors, or resistance, we psychotherapists have all experienced treatments that have become stalled for unknown reasons. Often, this is due to unrecognized child ego states that are stuck in the past. These isolated neural networks (child ego states) both think and react like children – often very hurt, frightened and/or traumatized children. Directing our interventions to a client's most adult self can give rise to important insights, but they may not be utilizable to the child part that is stuck in old patterns. This brief workshop will teach some fundamental ways to reach child parts and work directly with them at their developmental level.

As the theory of dissociation continues to develop, clarity about the nature of ego states grows. It is now hypothesized that ego states are on a dissociative continuum from fluid and flexible to rigid with amnesic barriers. Therapies have developed over the years to

address either end of the spectrum – the normal, conflicted person (Gestalt, Transactional Analysis, Psychosynthesis) to the severely traumatized person (therapy to work with Dissociative Identity Disorder). Our time together will focus more on the middle-range client, whose child ego states never “come out” in an overt way, but whose influence has a strong effect on our client's well-being.

October 5th Workshop – 9 am to 4 pm
Moving into Joy with Somatic Art Therapy
Safe & Effective Approaches to Healing Trauma
Dr. Meagan J. Pugh

Agatha Furth Center in Windsor (see www.recamft.org for details)

October 12th RECAMFT Meeting

10:30 - 11:00 social & sign in

11:00 – 1:00 meeting

**Addressing the Needs of Unrecognized
Ego States**
Beth Krohn, MFT

ODD FELLOWS TEMPLE/MERCER HALL, 545 PACIFIC AVE., SANTA

IF THE PARKING LOT IS FULL, YOU CAN PARK AT THE J.C. GARAGE ACROSS MENDOCINO AVE. FOR \$3 OR ASK PERMISSION TO PARK AT THE EGGAN AND LANCE MORTUARY. IF YOU DO NOT ASK THE COST OF TOWING IS \$225.

November 9th, 2012

Structure and Process in Psychotherapy
Charles N. Harris, Ph.D.

MEETINGS ARE OPEN TO ALL ~ NON-MEMBERS PAY \$5 (OR \$15 FOR CEUS)

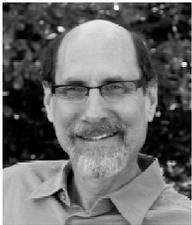
SEE PAGE 11 FOR 2012/2013 PROGRAMS

Beth Krohn, LMFT holds an M.A. in Counseling Psychology from California Institute of Integral Studies, and she is a Certified EMDR Therapist. Additionally, Beth has been trained in Developmental Needs Meeting Strategy. Her specialties include trauma, Dissociative Disorders, Ego State Therapy, Simple and Complex PTSD and Attachment Disorders. She has supervised interns and professional consultation groups and has taught numerous classes and workshops. She can be reached at her private practice in Sebastopol at (707) 823-3945 2#.

We hope to see you for what promises to be an interesting and practical presentation!

President's Message

Hal Forman, LMFT



I recently read an article in the current Psychology Today magazine, which cited research showing that “the greater the frequency of people’s mixed emotional experiences over time, the slower their age-related health decline.” The message was basically that having the ability to simultaneously hold seemingly contradictory emotions, like joy and sorrow, increases our resiliency. This speaks to me of that “middle ground,” where we allow all of life in, without ignoring or fixating on either the negative or positive events in our life. This is certainly different than the typical “think positive” attitude that many of us have heard is the healthiest, and that perhaps we even try to impart to our clients. This brings to mind a rather jarring statement that Robert Hall once quoted from his spiritual teacher: “If you’re not a bit depressed, you’re not paying attention!”

So where am I going with this? No, I wouldn’t say I am depressed. But I am very aware of the extremely tenuous place we stand right now on the planet, and how this affects our lives and the lives of those we come in contact with, including our clients. The level of economic, political and ecological turmoil seems unprecedented, and at times I find myself saddened and weary. But in a strange way, I am glad for those feelings. They remind me that I’m alive, that I’m human, and that I can hold an enormous amount of feelings, even contradictory ones. They remind me that even small acts of kindness, generosity and compassion are important. They also remind me of how much I have to be grateful for in my life – good friends, work that I love, family nearby, and various communities I am a part of, including this community of therapists that I have the pleasure of being a part of.

And I’m happy to say that our RECAMFT family has recently grown. At the September membership meeting, two new Board members were voted into office. Lani Lee was voted in as President-elect for 2012, and Susan-Amanda Schratte was voted in as President-elect for 2013. Susan-Amanda has also volunteered to be our CEU coordinator until the end of the year. Both Lani and Susan-Amanda are recently licensed, and eager to build their private practices and get more visibility in the community. So please help me in welcoming them both to their new positions on the RECAMFT Board.

I’ll also mention that we have an opening on the Board for the position of Secretary starting in 2013. Please consider if you would like to join this dynamic and fun loving group of individuals that help to enrich, educate and bring together this community of therapists that is RECAMFT.

And may we all stay awake, alert, and open to all our joys -- and sorrows -- that remind us of the amazingly rich lives we have.



Blessings,
Hal

Hal Forman, MFT, has a private practice in Sebastopol, where he works with individuals and couples, utilizing somatics, mindfulness and EMDR to help clients move toward greater integration and wholeness. He can be contacted at 707-829-6880, or hforman@sonic.net.

RECAMFT TEAM

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STAFF

Administrative Consultant:

Pamela Ward 575-0596

ETHICS ROUNDTABLE

The Ethics Roundtable meets once each in the Fall, Winter, and Spring. Our meetings are warm, informal and welcoming, encouraging discussion of sometimes sticky issues. Topics may come from our clinical practices, or be generated by other ethical concerns brought in by one of us.

The meetings are informative, stimulating and enjoyable. RECAMFT members are invited to attend. No ongoing commitment is required.

Next Meeting – Friday, October 12, 2012

1:30 - 3:00 pm

More information? call Coralia Serafim at 781-0133

What You Missed *by Debbie Oliver*

Molly Bloom, M. Ed., MFT got our 2012-13 season off to a lively start on Friday September 14, speaking to a good-sized and appreciative group about working with adults diagnosed with AD/HD.



Molly (left) engages with an attendee after the meeting.

Molly drew us right into her topic by demonstrating what it would be like for an adult with AD/HD to develop a presentation such as the one she gave. We laughed as she described the myriad distractions and diversions such a creative, active mind can present, but felt real empathy for the havoc and frustration experienced by this character that she described as a composite of many clients.

Although most of us could relate to some aspects of Molly's character, Molly emphasized that an AD/HD diagnosis means that these traits are pervasive and persistent and impair at least two areas of life. She described AD/HD as a disruptive behavioral disorder noting that research indicates it is a developmental impairment of executive function. She suggested thinking of executive function as the conductor of an orchestra, keeping the players focused and together, motioning to one section to play softly while encouraging another to increase in volume. The AD/HD brain is like an orchestra without a conductor, lacking the executive function that inhibits functions not needed at any particular time.

She spoke of situational variability, times when the orchestra's conductor does show up and there are no characteristics of AD/HD present. The conductor may appear when the person is extremely interested in an activity or when there is imminent danger of missing a

deadline. But Molly also explained the possibility of using an “externalized executive function.” Using an externalized executive function refers to having someone who can actively assist the person with AD/HD with the tasks of organizing, prioritizing, focusing, etc.

Sometimes the person with AD/HD can feel more grounded simply by having another person nearby, perhaps because this nearby person captures their excess scanning and distracting behaviors, allowing them to focus their remaining attention on the task at hand. Such a person is referred to as a "Body Double." The same effect can be attained sometimes for some people in a cafe or by having a TV on in the background.

Molly used Thomas Brown's model to explain the different areas of executive function that are impaired in ADD syndrome.

- Activation (organizing, prioritizing, and activating to work)
- Focus (focusing, sustaining, and shifting attention to task)
- Effort (regulating alertness, sustaining effort, and processing speed)
- Emotion (managing frustration and modulating emotions)
- Memory (utilizing working memory and accessing recall)
- Action (monitoring and self-regulating action)

AD/HD is a complex condition; along with the obvious behaviors of hyperactivity, impulsivity, and inattention that spring to mind when we think of AD/HD, there are most likely a wealth of complicating factors. 50% will have sleep disturbance. Two thirds will have coexisting conditions (anxiety, depression, bipolar disorder, substance abuse, OCD, ODD, or conduct disorder.) 90% will have serious learning problems.

Suggested treatment components:

- Psycho-education may include educating the person and their partner. The first chapter of Delivered from Distraction (Hallowell and Ratey) provides an excellent overview.
- CBT, individual coaching, mindfulness, meditation, and exercise are all helpful.
- Compassion for the years of wounding the client may have endured while living in a world that reflects back, “You're not living up to your potential.”

- Support groups to help end feelings of isolation. There are several free support groups in Sonoma County and Marin.
- Address medication. Medication is very dependent on an individual's chemistry. Stimulants may help focus attention without so much effort. Other medications may help with emotion regulation.
- Neurological testing can help distinguish AD/HD from other conditions.
- Couples therapy can help clarify roles and responsibilities as well as provide psycho education for the partner.

Molly suggests four words that form the cornerstones of the therapy: patience, practice, compassion, and research. Suggested book titles are *Delivered from Distraction* (Hallowell and Ratey), *ADD Friendly Ways to Organize Your Life* (Kolberg and Nadeau), *Scattered* (Mate), *The ADHD Effect on Marriage* (Orlov), *Women with Attention Deficit Disorder* (Solden), and *Mindfulness Prescription for ADHD* (Siegal and Zylowska). Websites with good information are add.org and chadd.org.

Molly, thank you. Your presentation was fascinating and filled with useful information.

Debbie Oliver, MFT, sees adults, teens, and couples at her private practice in Santa Rosa with an emphasis on treating trauma and anxiety disorders using EMDR and body experience. She may be reached at (707)522-0475.

FATHERS IN THE NEWS

An interesting article in the New York Times Sunday Review on September 9th, 2012 entitled *Why Fathers Really Matter* explored, among other aspects of fathers' genetic contribution to a child, the effect of aging on sperm quality. The article states that some studies indicate that children of older fathers show more signs of schizophrenia, autism and bipolar disorder than children of younger ones. In a meta-analysis of a population study of more than a million people the occurrence of autism in children of men greater than 50 years of age was 2.2 times more likely than in those of 29 years olds. A study published last month in *Nature* of 78 Icelandic families said that as fathers age so do mutations in their sperm and linked those mutations (statistically, I suppose) to autism and schizophrenia in children.

Editor, Gail Van Buuren

**Conversations for Connection
An Eight Week Relationship Education
and Support Group for Couples**

Based on the book *Hold Me Tight,
Seven Conversations for a Lifetime of Love*
By Dr. Sue Johnson

**New groups are forming bi-monthly
for heterosexual and LGBTQI couples**

**Facilitated by:
Claudia Haskel, MA, Marriage and Family
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by Sarah Jolley, LMFT #40785**

Registration Fee: \$325 per couple

**For more information or to register:
707-595-0049
www.claudiahaskel.com
claudiahaskel@gmail.com**

*Trauma Response Team News
Margaret Newport*

We received this email from CAMFT's Shawn Talbot over the summer and are passing it on to our members.

Terrorism Training Material

Hello everyone!

CAMFT is no longer offering continuing education hours for the terrorism self-study training that was developed and distributed to Trauma Response Network Chapter Coordinators in 2007. We are in the process of revising the material and perhaps offering it in a different format in the future. Your local Trauma Response Network group is welcome to meet to discuss the material; however, at this time, there is no need to complete the self-study and submit it to CAMFT.

Have a great 4th of July holiday!

Shawn Talbot, IOM, CAE
Director of Chapter Relations & Certification, CAMFT
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www.CounselingCalifornia.com
<<http://www.therapistfinder.com/>>



Referring to an Outdoor or Residential Treatment Program?

Educational consultants, in collaboration with referring mental health professionals, work with families to identify appropriate therapeutic treatment options for struggling students. Bob Casanova is an experienced, licensed marriage and family therapist (MFT) who provides realistic, comprehensive recommendations to Therapeutic Schools, Residential Treatment Centers and Outdoor Therapeutic Treatment Programs for teens and young adults who need help coping with such challenges as:

- Drug or alcohol abuse/dependence
- Learning differences
- Social, emotional or psychiatric concerns
- Self harm
- Eating disorders
- School failure or refusal
- Adoption/attachment issues
- Asperger's/PDD/NLD
- Family conflict
- Loss and grief
- Divorce

BOB CASANOVA Educational Consultant
and Licensed Marriage & Family Therapist
Affiliated with McClure Mallory & Baron
1160 North Dutton Avenue, Suite 250 | Santa Rosa, CA 95404
707.526.5800

*Upcoming Somatic Art Therapy
Workshop
By Cynthia Halliday*

It is well documented that art-making activates the natural impulse of human creativity.

As a Marriage and Family Therapist and Art Therapist, working with families, couples, and individuals, I rely heavily upon the power of our human creative nature to point the way for the changes my clients seek in therapy. As a somatic oriented psychotherapist, I also look for ways to help my clients find the truth of their body experience to guide them in their journey toward healing from past trauma. The upcoming "hands-on" workshop with Dr. Meagan Pugh on Oct. 5th at the Agatha Furth Center provides a great opportunity to experience first-hand, the power of somatic art psychotherapy. It combines mindfulness, art-making and body awareness practices, to heal trauma.

Dr. Pugh will show us how to use our body as a guide, as we activate the creative impulses within ourselves, through art-making, and invite new possibilities for wholeness and transformation of wounding into healing.

The “hands-on” experience of art making - drawing, painting, clay, assemblage, collage – provides an intimate knowledge of a powerfully effective way to work with trauma healing with clients. Art making allows access to the pictures clients hold about themselves and their body.

I look forward to this day of art making in the professional and safe environment created by Meagan Pugh. Her experience as a practitioner and teacher offers a unique opportunity to experience *how* to work with clients’ beliefs and attitudes, *using art*, and allow for resolution and recovery from past traumas.

Since, somatic art therapy works with the “process” of art making, not the “product”, we can assure the critics within ourselves and certainly, our clients, that having art making experience is not a requirement. Seeing yourself as an “Artist” is also not required.

This Oct. 5th workshop is truly a learning opportunity not to be missed.

Cynthia Halliday M.F.T, ATR practices in Santa Rosa with an emphasis on healing trauma with families, couples, and individuals. She can be reached at (707)-544-6050

MYOB* **(*Mind Your Own Business)** **by Marie F. Piazza**

How to be a Secretary—And Why!

Many, many years ago, when I was a Brownie (that’s the entry level for Girl Scouts), my troop elected me “scribe”. I didn’t know what a scribe did, or why I had been selected, but it felt good to have a role and be recognized as capable of making a contribution! It turned out the scribe’s main duty was to write thank you notes; my good penmanship (not to mention decent grammar skills) came in handy!

A couple years ago I was sitting quietly and alone after a RECAMFT meeting when I was approached and asked to consider a Board position. I actually had been thinking of re-joining the Board (after many years of inactive membership) as I was interested in making new connections. The Secretary position was about to be vacated. I was invited out to lunch by several of the current Board members, after which I agreed to take on the two year commitment of Secretary. Of course, the “election” process still needed to happen, but as there was no competition that was just a formality.

As Secretary, my job is to show up for Board meetings once a month (they are held in the lovely home of Judith who provides great coffee and incredible, healthy breakfast treats). I use my laptop to take minutes during the two-hour meeting. (I sit next to our President. If it even looks remotely possible that Hal might go over our allotted time, I start to nudge him and never, ever let that happen.) Then I edit the minutes at home at my leisure, forward them to board members via email, and make any changes based on their feedback. (I have finally learned that Gail spells her name with two, not one, “u’s”: Van Buuren). After the minutes are approved and signed at the following meeting, I file them in a binder. That’s it. Very simple! Oh, there is one other thing I do: I occasionally sign checks for the Treasurer. How simple is that???

What are the rewards I get from being Secretary? First, it feels good to know that I am making a contribution to our professional community. Second, I have renewed old relationships and established some vibrant, new friendships. Third, I get to share in the laughter and antics of our board meetings. Fourth, I am privy to early information about our speakers and workshops, as well

Gottman Professional Training

Presented by Senior Certified Gottman Therapist
Lisa Lund, CRC, MFT #33393



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Bridging the
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Gottman Couples Therapy—A New Research-Based Approach!
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LEVEL 1: Oct. 19 & 20, 2012
Fri. & Sat. 9:00am - 4:30pm 11 CEU's
This 2-day workshop will prepare you to begin using the Gottman Method in your practice immediately. For MFT, LCSW & PhD's.

LEVEL 2: Nov. 7 — 10, 2012
Wed. - Sat. 8:30am - 5:00pm 26.5 CEU's
This 4-day workshop will take you to the next level of practical application using the Gottman Method in your practice immediately.

Both Held at Country Residential Retreat, Sebastopol, CA
REGISTER AT www.TrainingForCouplesTherapy.com

as helping to plan and implement our Chapter's future events.

The end of my two year commitment is coming up all too quickly. If you are feeling inspired to join the board in 2013, (it's going to be a fabulous mixture of "new" and "seasoned" Board members), please contact me about the Secretary position. Oh, and good penmanship is not required!

Marie F. Piazza, MFT has been in private practice in Sonoma County since 1992. She can be reached at (707) 570-3940 or email her: mfpmft@att.net. Take a look at Marie's free e-newsletter called **Moonburst! Support for Helping Professionals through Creativity, Spirituality and Sexuality** on her website: www.mariefpiazza.com.

*(Mind Your Own Business)



October 5150 Raffle

The winner of the 5150 Raffle at our RECAMFT meeting in October has a wonderful pleasure in store in a free session with Lori Gatmaitan, Licensed Massage Therapist.

Lori Gatmaitan is a Reiki Master practitioner with 14 years of experience helping people to feel more relaxed, experience relief from pain and connect more deeply to their bodies. Along with Reiki, she incorporates knowledge from Acupressure, Swedish massage, CranioSacral Therapy and psychology. Drawing on these modalities, Lori creates therapeutic treatment tailored to the individual client and the needs of the body at the time of the session. The emphasis is to provide a deeper level of relaxation so the body's wisdom will facilitate its own healing process.

Lori intuitively finds the interconnected stress areas of the body and releases them to provide more integration and mobility to her clients. The blending of different techniques creates an environment enabling her to listen to the way each individual's body releases tension. Lori is filled with wonder and honor while witnessing and supporting each person's journey of healing toward wholeness. She can be contacted at 707-823-8903, Box 2. We thank Lori for her very generous donation!

Joyce Higgins has recently retired, opening the way for another RECAMFT member to take on the role of 5150

Raffle Chair beginning in January 2013. If you want more information on this position, you can call Joyce at 707-665-9600 or e-mail her at jhiggins@sonic.net with 5150 in the subject line.

The 5150 Raffle is held every month at the RECAMFT general meeting. All attendees are eligible to win. Winners please contact the person donating the service WITHIN 6 WEEKS. PLEASE PASS THE 5150 PRIZE TO SOMEONE ELSE IF YOU ARE NOT ABLE TO TAKE ADVANTAGE OF THE OFFERING. If anyone has ideas about people who might be interested in donating future 5150 prizes, please contact Joyce Higgins at 522-0402. Enjoy! (For winners of the raffle, please give Joyce feedback about the service you receive 707 522-0402)

Intern News With Lee Rosenstein

Part 1

In conversation with MFTs and interns over the past months, I have caught myself wrestling with the existential question of what it is and what it means to be an intern. Here's a snapshot of what it has meant for me over the past year. In future months, I hope other interns or MFTs will write about their own experience, past or present.

Being an intern sometimes feels like being a teenager all over again---I'm not a kid anymore but I still need a chaperone. In the real world, I have worked with children and families for more than twenty years and usually been paid a living wage for my work, but now I'm lucky to be working for free. This is not what I signed up for but I am most certainly not alone.

Before accepting my current position, I had contacted a number of MFTs in private practice and sat for several interviews, but quickly discovered I could not afford the out-of-pocket costs for a private practice internship and was advised to work for a couple of years at a community clinic until I could return with my own clients. Easier said than done!

Now, I'm privileged to be working for the Bellevue Union School District where I hope to do plenty of art therapy, sand tray, etc., with many beautiful young souls. But how will my family pay our bills? Stay tuned for another installment of The Life and Times of a North Bay Intern.

Part 2

On Sunday September 9th, three other interns and myself drove to San Francisco to attend a symposium on private practice internships. We decided to arrive an hour early to participate in the intern meeting. After a brief survey of interns' needs, the balance of the meeting was devoted to discussing the goods and bads of supervision. This was a lively group discussion, albeit too short, and a good model for future intern meetings in Sonoma County, although I would also keep an eye on process to ensure a safe environment and a more conscious dialogue. As interest for such a group in Sonoma County grows, I hope to settle on a regular time and place to meet. Please email me if you would like to join us at leeshomeworld@comcast.net.

After the intern meeting, a symposium was held to discuss the benefits and challenges of private practice internships. A panel of MFT supervisors and interns provided a wealth of information and tips on how to navigate private practice internships. Please email me for additional information and resources.

Also during this past week, Ilene English, MFT, held an introductory workshop on the practice of Re-evaluation Counseling (RC) as a model for peer support. Four interns attended, including myself, and tasted a sample of RC along with an intense group experience. Using this model, Ilene will be facilitating an ongoing group she calls Interns Supporting Interns which will meet every two weeks, starting date to be announced. Please contact her at ilene@therapygroups.com.

Enough! Anyone who would like to submit a future entry about his/her experience being an intern, please contact me at leeshomeworld@comcast.net.

Be well, and most importantly, be yourself!

Lee Rosenstein, Intern Chair



The Insurance Version of “Don’t Ask, Don’t Tell”: The Potential Dangers of Private-Pay Clients

by Barbara Griswold, LMFT
June 7, 2012

After paying full fee out-of-pocket for three months, a client surprises you by mentioning that she has insurance, and asks you to bill the plan for past sessions. You are a provider for her plan. Are you obligated to refund the client for all monies paid for those three months (other than the client's copayments and deductibles)?

This question seems to be coming up more frequently in my recent consultations with therapists, who call in a panic, anxious to find out if they have to refund hundreds (or thousands) of dollars to clients who didn't tell them about their coverage.

It's a kind of “don't ask, don't tell.” When a client doesn't mention insurance, you may understandably leap to the assumption that she isn't covered. But there are many reasons she may not tell you about insurance. She may be so distressed she forgets to mention it. She may have planned to come only for a few sessions, but as treatment costs mount she may look for other ways to finance therapy. Or she may not have realized that her medical insurance covers therapy and offers network discounts. And maybe you don't ask because you really don't want to hear the answer. If she doesn't bring it up, you think, why should you?

Is it really our responsibility to find out if clients have insurance? “We can't grab their wallets out of their hands and look for an insurance card, and you'd like to think that they would let us know about coverage, but we need to ask,” says Susan Frager, owner of PsychAdministrative Services, a mental health billing service. “The bottom line is that it can blow up in your face if you don't ask up front.”

And blow up it does. It breaks my heart how many panicked providers I have to tell the bad news: Yes, if you are a plan provider you agreed in your contract to charge all plan members only their copayment and any deductibles, and to bill the plan directly on the client's behalf. The only time you are relieved of this obligation is when a client has specifically asked you not to bill her

insurance. “From the standpoint of the insurance company, if a client wants to use her insurance, contracted providers need to accept it,” says Frager. Jeffrey Olson, a Network Manager at UBH/OptumHealth of California, agrees. “Any agreement entered into with a member that is in conflict with the provider agreement (as in this case) is considered not valid, and a member would need to be reimbursed if they later stated they have coverage,” he says. “This is one of our member protection provisions.”

So what do you need to do now? If you had never signed an insurance plan contract, and never agreed to abide by their policies, you could just give your client an invoice/superbill for past sessions. But since you are a plan provider, get out your calculator. Figure out what the client should have paid according to their coverage, refund the client the difference, and bill the plan for the sessions. You can’t negotiate some kind of settlement - you are limited to the terms of their coverage and your contract.

What if your claims are denied, due to lack of preauthorization, or because you missed the claims filing deadline? Many plans may require preauthorization, or have claim filing deadlines, so it is possible that the plan may deny your claim due to “lack of authorization” or “late filing.” If this happens, it is recommended that you appeal, explaining the situation, and ask the plan to reconsider their denial.

If the plan doesn’t pay, can you bill the client? No. You may have to write this off as a loss, as your contract forbids balance-billing the client if the plan doesn’t pay.

The good news? This situation can be avoided with a few steps:

1. **No more “don’t ask, don’t tell.”** At first contact, ask ALL clients – even self-pay clients -- if they have ANY medical insurance
2. **Get a copy of the front and back of the insurance card, and contact the plan to check coverage.** Don’t trust the card. Network affiliations can be complicated, so you may be a plan provider when you think you are not.
3. **Have all self-pay clients sign a Self-Pay Agreement,** in which the client attests that s/he:
 - a) does not have insurance coverage,
 - b) has insurance coverage but chooses not to use it, and understands that in doing so s/he is waiving any right to reimbursement, or

- c) has insurance coverage, but understands that the services you are providing are not covered by the plan.

The agreement should be signed by both client and provider, and should indicate the actual fee being paid by the member.

What if she actually told you initially she didn’t want to bill insurance, and then changed her mind? The Self-Pay Agreement (or similar documentation) protects you from the need to retroactively bill in this case. Otherwise, “it’s your word against hers, and if she complains to the insurance plan, the plan will take the client’s side, because the client is their customer, and the therapist isn’t,” says Frager.

And here’s a twist that surprises most providers: Even though members may choose to waive their insurance, “providers can’t charge more than their contracted rate,” says Kevin Petersen, California Network Consultant at Anthem Blue Cross. “They’re still covered members. Some providers feel they can bill their out of network fee. This isn’t permitted.”

What if you told the client up front you only had private-pay slots available? Plan contracts do not allow you to say “I’m not taking insurance clients right now” unless you have notified the plan to hold referrals. Even if you have notified the plan, it is a breach of contract to tell a member that you only can see her as a private-pay client. You are only free to do this if the client has told you she does not want to use her coverage.

“There is a lot of functional disenrollment going on,” says Frager. “This is when a provider stays on a panel but doesn’t accept new clients from the plan. Providers are hedging their bets: They want cash-paying clients but they are afraid to quit panels because these are tough times, and they know that clients want to use their insurance.” But you can’t try to turn insurance members into private pay clients in this way – no matter how they were referred to you.

Make sure you get competent consultation. In situations like these you’ll want the CAMFT attorneys on speed-dial. When serving on the CAMFT Ethics Committee, I noticed many complaints were filed after some kind of fee dispute, which then became a lightning rod for the client’s other dissatisfaction with the therapist. Besides ethics or BBS complaints, there can also be serious consequences from the plan when

you don't stick to your contract. "All it takes is one pissed off client complaining about you to the plan and the plan will come down on you like a ton of bricks," says Frager.

Barbara Griswold, MFT is the author of *Navigating the Insurance Maze: The Therapist's Complete Guide to Working with Insurance – And Whether You Should* (www.theinsurancemaze.com). In private practice in San Jose, CA, she provides phone consultations to therapists nationwide with insurance questions and problems. She also publishes a free monthly e-newsletter with insurance tips, and travels around California teaching therapists to work with insurance. Barbara is a proud 27-year member of CAMFT. She invites members to contact her at barbgris@aol.com.

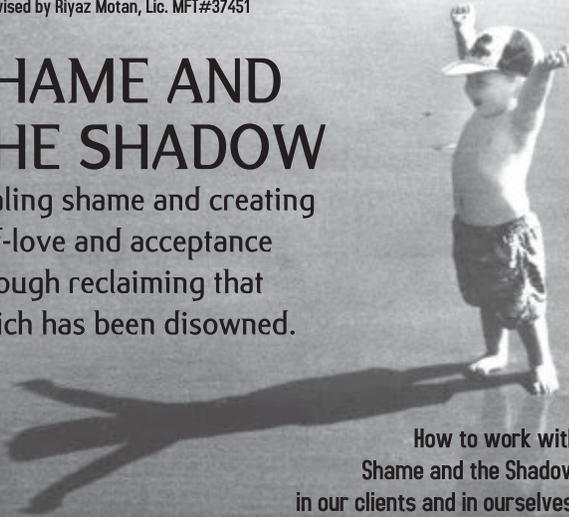
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Mentoring Program

Licensed clinicians: do you remember how hard it was to be pre-licensed? How insecure you felt about what it was you were supposed to be and do? Do you remember the supervisor who promised you the moon and stars, then was too busy to deliver even the basics then chastised you when you brought this up, and the

agency interview when one of the team interviewing you told you how bad your skills were, then you later discovered this person was an intern just like yourself? Do you remember how wonderful it was when you found someone who encouraged your unique talents and championed your efforts?

Now that you are licensed and experienced, you can look back at each of these as part of the hands that kneaded you into becoming a seasoned therapist. We are inviting you to make use of these memories in another way. You can become a torch-bearer to light the way for those now in the daunting process of becoming licensed. Not as a supervisor, nor as therapist, but as a peer willing to share your experiences and bear witness to what the other is going through.

In this program, a mentor would be a friend, willing to share personal anecdotes that might be helpful to the other. In this way, the relationship is different from supervising, which requires firmer boundaries. As we view it, each mentor and intern would develop between them guidelines based on their needs and ability to fulfill those needs, such as time and space limitations. A mentor would give the intern a place to ask questions or process thoughts about being a therapist that might seem too trivial or risky to bring up in supervision. In other words, you will become a buddy who listens to the trials and tribulations and gives honest feedback in a gentle and loving way.

We are calling on pre-licensed members to let us know if you are interested in this program and how it might best serve you. And we are asking licensed clinicians to open up to new possibilities by becoming a mentor, and sharing your hard-earned wisdom, maybe wisdom you didn't even know you had until now. Please contact either Lainey Sohier-Gayler or Susan Hartz and let us know of your interest.

Offices Available

4th Street
Therapist Row

(next to Chrysalis Community Counseling Services)



Full Service Offices
in buildings with existing therapists

Rents range from
\$350-\$650 per month

Call Coralee Barkela 494-6400
or email coralee.cb@gmail.com
for more information

Ads & Announcements

Office Space

Therapy office sublet near downtown Santa Rosa. Great office & colleagues. Flexible hrs. Call Shonnie Brown at Chinn Street Counseling Center. 526-4353.

Sebastopol Office Sublet: Beautiful spacious office with private adjoining wait room, separate exit, wi-fi, full kitchen, parking, central downtown location, plenty of room for groups. Call Lisa at 707-547-0401.

Bulletin Board

COUNSELING POSITION AVAILABLE for licensed therapist at Chrysalis Community Counseling Services, a dynamic feminist counseling agency which provides sliding scale counseling for individuals, couples and families. Part time, \$15.00 per client hour. weekly consultation group, great support, community and humor. Send resume and cover letter by 10/19/12 to Chrysalis, 1821 4th Street, Santa Rosa, CA 95404. FMI call 545-1670 x208

CLINICAL SUPERVISOR POSITION AVAILABLE at Chrysalis Community Counseling Services, a feminist counseling agency providing sliding scale counseling to individuals, couples and families. \$30.00 per supervision hour, 4-8 hours/month. Some volunteer time required. Previous supervision experience and feminist perspective required. Send resume and cover letter by 10/19/12 to Chrysalis, 1821 4th Street, Santa Rosa, CA 95404. FMI call 545-1670 x208.

A Couple's Place Gottman Counseling Center has moved to Sebastopol. New offering! Low fee educational couple's group meeting Wednesday nights 7-8:30pm. Ok to attend one or more groups. \$40.00 per couple. Reservation required. See www.acouplesplace.com or call Lisa Lund, CRC,MFT 707-547-0401 for details.

RECAMFT Programs 2012-2013

November 9, 2012

Charles N. Harris, Ph.D.

Structure and Process in Psychotherapy

December 14, 2012

Kitty Chelton, MFT & Theresa Beldon, MFT

Healing in Relationship/Using Somatics in Couples Therapy

January 11, 2013

Uriah Guilford, MFT

Internet Marketing for Therapists: The Five Elements of a Client-Attracting Website

February 8, 2013

Ilene Wolff, MFT, RDT

Facing the Angry Client – 5 Easy Steps to Prevent Premature Termination

March 8, 2013

David Keip & Michelle Keip, RN, PHN & Jan Ogren, MFT

Helping Clients Perceive and Consciously Change their Patterns of Relating to Others

April 12, 2013

Joe M. Persinger, PhD

Contemporary Perspectives on Chronic Pain: Identification and Treatment

May 10, 2013

L. Reyna Seminara, LMFT

Helping Clients Heal from Trauma Using Bilateral Stimulation Techniques

June 14, 2013

Steven H. Sulmeyer, JD, PhD

Psychotherapy and Spirituality

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October Issue

RECAMFT HONORS PAST PRESIDENTS

Elaine Sohler Gayler	2011
Cynthia Halliday	2010
Susan Hartz	2009
Kate Maxwell	2008
Gail Van Buuren	2007
Diana Poulson	2005-2006
Joan Logan	2004
Judith Goleman	2003
Ange Stephens	2002
Christopher Doyle	2001
F. Michael Montgomery	2000
Julie Green	1999
Jan Lowry-Cole	1998
Rhaea Maurel	1997
Paula Hall	1996
Kitty Chelton	1994-1995
Don Scully & Randi Farkas	1993-1994
Hari Meyers	1992-1993
Grace Harris	1991-1992
Richard Alongi	1990-1991
Diana Young	1989
Andrew Leeds	1988
Carleita Schwartz	1987
Christine Bucholz	1986
Thomas Hedlund	1982-1985
Rick Mawson	1980-1982

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Line ads and announcements:

Members - \$5 per line

Non-members - \$12 per line

Flyers inserted in newsletter - \$100

Mailing labels - Members - \$65

Non-members - \$125

Display ads: Full page - 9.75" x 7.5" = \$200

Half page - 4.75" x 7.5" = \$110

Quarter page - 4.5" x 3.5" = \$60

Eighth page - 2" x 3.5" = \$35

10% discount for 5 month ad Commitment

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Deadlines:

Articles (500 words max) - 15th of the month

Advertisements - 15th of the month

For more information call, fax, or email:

707 575-0596 or therapy@recamft.org

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