

2026 INFORMED CONSENT AND CLIENT ORIENTATION

First Appointments: The first few appointment(s) are considered part of a consultative process and are not a therapeutic relationship.

- The first session is not therapy. It is a consultation for you to share more about your interest in counseling and for Gretchen to offer feedback about her approach. It is introductory and exploratory in nature. The focus will be on the presenting issue or concern and on questions related to the process of therapy in order to make a decision about continuing or not. Both parties will mutually decide if it is a good fit for continuing to meet.
- Fees for the initial consultation(s) are charged only if further appointments are scheduled.
- If it is agreed to proceed with meeting, the next few sessions are also consultative in the sense that it will continue to offer Gretchen and you a chance to assess whether ongoing consistent therapy would be beneficial, and to assess a goodness of fit between you and Gretchen. Therapy is viewed as a commitment to a brief period (6-8 weeks), or as series of brief periods, of work by individuals, couples, families, or groups.
- Therapy starts after the following: 1) a consultation (or two) have been held, 2) both you and Gretchen have agreed to work together and 3) after any requested releases have been returned to Gretchen, 4) after Informed Consent and Client Orientation paperwork has been signed and returned to Gretchen.

Appointments: Sessions are by appointment only. For scheduling sessions contact Gretchen Forbes at info@gretchenforbes.com or at 443-465-0545. Initial sessions are generally 50 minutes and additional sessions are generally 45-50 minutes. In some cases appointments may be scheduled for 75-80 minutes.

Fees/Payment:

- Standard session fees are \$195/session. Full payment of fees is expected, by cash or check, before or at the time of service. In some cases, including Telehealth, payment may be expected in advance of service.
- There is a late cancellation fee of \$75 for appointments cancelled with less than 24 hours' notice. (See below for more details.) Additionally, if you are more than 15 minutes late for an appointment; Gretchen will assume you are not attending and the late cancellation fee will be applied.
- There is a \$35 charge for returned checks. If your check does not clear or is returned, payment and future payments may be requested in advance of the session and/or in cash. See below for a full fee schedule.

Cancellations: If you must cancel an appointment Gretchen **requires 24 hour notice**. If you cancel an appointment for a Monday, notice must be received by 12 noon the previous Friday. If cancellations are made with less than 24 hour notice or after 12 noon on Friday for a Monday appointment, you will be billed a cancellation fee of \$75. In the event of a true emergency, which prevents you from keeping your appointment without sufficient time for notification, you should be in contact with Gretchen as soon as possible. The appointment will be rescheduled and the nature of the emergency will be discussed at the next appointment.

Contacting Gretchen:

- **Telephone Messages:** To leave a message for Gretchen, make changes, cancellations, ask billing or other questions etc. you may reach Gretchen at 443-465-0545. If Gretchen is unable to answer your call, please leave a message, and calls will be returned as soon as possible, as time and schedules permit.

When Gretchen is out of town, a backup therapist and his/her contact information will be left on Gretchen's voicemail.

- **Emails/Texting:** Gretchen Forbes, LLC uses email/texting for administrative purposes. Texting is not a secure form of communication and should be for brief administrative exchanges only. Gretchen does not conduct therapy via text or email. Email/texting is not a fail-proof way of ensuring communication has been received successfully. If you do not hear back in 24 hours (excluding weekends), please assume that the communication message may have been inadvertently deleted or that there was an electronic error AND try sending the message again and/or use an alternate communication method.

Emergencies: In the case of a life threatening emergency, call 911 or go to your nearest emergency room. Gretchen is not available 24/7 and is not a resource for emergencies. For other urgent matters, take the appropriate steps to ensure your safety. Safety measures can include:

- **911 or Emergency Room:** In an emergency, call 911 or go to your local emergency room.
- **Crisis Hotlines:**
 - *The National Suicide Prevention Lifeline number is: 1-800-273-8255*
 - *The Grassroots Crisis Intervention Hotline for Maryland is: 410-531-6677*
- **Non-Life Threatening Emergencies:** Should you experience a non-life threatening urgent matter where you would like to speak with Gretchen before the next scheduled appointment, please call Gretchen and let her know the nature of your request. Please text or email as an additional means of communication.

Confidentiality: Gretchen Forbes is ethically bound to guard your confidentiality. No disclosure as to the nature of your treatment will be made without your signed consent except in the cases outlined below. In the event that you and Gretchen see each other in public; out of respect for you and your privacy, Gretchen will not initiate contact. You are welcome to initiate contact with her after which she will respond.

- **Mandated Reporting & Limitations to Confidentiality:** Gretchen Forbes is a mandated reporter and the law limits the right of confidentiality under certain conditions. As a **mandated reporter**, confidentiality will not be maintained in the following circumstances: **child abuse** (physical, sexual, emotional, neglect), **vulnerable adult or elder abuse**, **suicidal or homicidal threat**, in criminal and tort issues, and if you report having sexual relations with a prior therapist.
- **Confidentiality with regards to couples and family counseling:** When working with a couple or family unit, Gretchen does not maintain secrets. Any secrets would need to be shared with the other parties for Gretchen to be able to continue working with the couple or family unit. Couples communication with Gretchen, outside of session, by text or email, should have the other partner "carbon copied". In couples/family work, the client file is considered the file of each and every member participating. Such that; in the event information about one member of the couple or family unit is requested by subpoena, (depending on the subpoena type) the whole file, containing information about all members of the therapeutic unit may be subject to disclosure.
- **Professional Consultation:** Gretchen engages in ongoing professional consultation and supervision with other licensed mental health practitioners, and medical providers. In these instances any client information shared will be shared anonymously and confidentially.
- **Legal or Court Mandated Subpoena:** Confidentiality is not maintained in the event that Gretchen is subpoenaed. Gretchen Forbes will consult legal services as necessary, in which case information may be shared as relevant.
- **HIPAA:** Gretchen Forbes, LLC is HIPAA Compliant and has available, to all clients, copies of the [HIPAA Notice of Privacy Practices](#). A policy is listed online and is also available at the office.

Release with Medical Providers: For each client who takes prescription medication for depression, anxiety, sleep, ADHD (and other mental health related issues) Gretchen Forbes, LLC requires a release to the prescribing Doctor or Psychiatrist. Additionally, per Gretchen's discretion, releases may be requested for medical providers of medication taken for other physical concerns. This ensures collaboration of care as needed and is a standard of care for mental health. Releases are obtained at the commencement of therapy. Failure to accurately note medications may result in termination of treatment. Additionally, releases are required for

clients currently or recently involved in individual counseling and may be requested for other previous providers.

Couples Sessions and Family Sessions: With couples and family sessions it is expected that all parties are present at every appointment, unless agreements have been made prior. In the event of a scheduled Telehealth session, all parties are expected to be at the same location using the same device. Regarding cancellations with couples, if either partner is unable to attend, and does not provide 24 hours' notice, the couple is subject to the \$75 late cancellation fee. Only in rare circumstances with some couples and families, (if it is agreed upon in advance), if one member is unable to keep the appointment; an individual session with the other partner may be held. The intent of the individual session would be to work towards the larger systemic goals of the relationship. If an individual session occurs with one partner; at a future date an individual session may be scheduled with the other partner.

Gretchen works with couples who are seeking to learn and grow within the context of their relationship. Sometimes one or both members of a couple may consult with a lawyer about matters of separation/divorce/custody. Should either party within a couple decide to begin working with lawyers or independently to pursue filing for legal separation/divorce/custody arrangements, all parties agree services with Gretchen will discontinue immediately, upon the moment Gretchen becomes aware of such legal engagement. Couples therapy with Gretchen will not continue during the process of creating or formalizing separation/divorce. Gretchen will not testify or represent either partner. Should a couple reach the point of finalizing separation/divorce agreements, and if all parties are in agreement, a couple can schedule a consultation with Gretchen to explore the possibility of beginning a new therapeutic agreement.

Court Practices: Gretchen Forbes will not go to court to testify on your behalf. In the event disclosure of your records and/or Gretchen Forbes's testimony is required by law, regardless of who is responsible for compelling the production or testimony, you may be responsible for and shall pay the costs involved as further indicated below. (See Fee Schedule below for more details). The fees will include every second of time involved and may include, but is not limited to copying/sending records, traveling to and from the testimony location, reviewing records and preparing to testify, waiting at the location, and giving testimony. Such payments are to be made at the time or in advance that Gretchen is subpoenaed to provide information about you. ANY and ALL records may be revealed. In couples or family therapy, records of any and all participants may be revealed. In the event that Gretchen must appear in court or is subpoenaed for written information, her time will be billed at an hourly rate of \$495/ hour with a 4 hour minimum. These fees are not reimbursable by insurance. Gretchen Forbes reserves the right to require a deposit for anticipated court appearances and/or preparation.

Homework: Assignments may be given between sessions. It is expected that clients complete assignments between sessions. Please email Gretchen with any questions or if clarification is needed. Failure to complete assignments may be grounds for termination.

Snow/Inclement Weather: In the event of inclement weather, as soon as reasonably possible, it is expected that the client communicate with Gretchen regarding any changes in availability. Texting works well in these scenarios. Additionally, Gretchen will reach out as soon as possible. The client and Gretchen will mutually assess options including whether it is prohibitive to meet, whether the appointment time can be shifted earlier or later, and whether school delays affect availability. There is no cancellation fee for inclement weather.

Weapons Policy: Appointments are held in a weapons free environment. If you carry, it is required that you leave your weapon in the car. Any issues with this should be reported to Gretchen before the commencement of therapy.

Drugs and Alcohol: It is expected that clients have not consumed drugs or alcohol prior to or during an appointment. In the event a client enters a session (in-person or via telehealth) under the influence of drugs/alcohol, the appointment will be discontinued immediately and full payment owed.

Infants/Children in Session: With the exception of family counseling, it is expected that children who are mobile will not attend sessions with their caregivers. Parents of infants are welcome to bring their infant and may feed as needed in sessions. There is no diaper changing station so please bring any necessary diapering supplies including a changing pad/blanket. Any special circumstances should be addressed with Gretchen in advance of the scheduled session.

Telehealth Practices: Gretchen Forbes may conduct Telehealth via a secure platform as needed during a pandemic or situations when attending in person is ill advised. Telehealth has a separate [Telehealth Informed Consent Form](#). Telehealth will be conducted only with people currently in the State of MD and for people presenting therapy issues that are appropriate for telehealth.

Social Media: Gretchen Forbes will not participate in social media requests or social media contact with clients.

Insurance: Gretchen Forbes is an out of network provider. She does not accept assignment of benefits from insurance carriers for which she is not “participating” or “out-of-network”. Clients are responsible to pay the session fee at the time of service. Clients are responsible for submitting claims directly to their insurance company if they wish to obtain out-of-network reimbursement from their insurance. Clients are solely responsible for verifying coverage and benefits prior to meeting. NOTE: By law, all claims must be paid or denied within 30 days of submission. Your insurance plan may require: referral from a medical doctor, precertification, on-going treatment plan, etc. for payment of benefits to be received. This varies widely from one policy to another. Please check your benefits requirements carefully. **Please let Gretchen know what your insurance company is requesting for reimbursement. If you are submitting for insurance reimbursement, you can mail the statement along with your insurance carrier’s claim form to your insurance carrier. Lost receipts or statements of sessions may be assessed at the additional paperwork charge of \$50.**

Receipts/Statements: A session receipt or statement of activity will be provided upon request by the client.

Disability Paperwork and Etc.: Gretchen does not complete disability paperwork or paperwork for emotional support animals.

No Surprise Act & Good Faith Estimates: You have the right to choose to find an in-network provider. If you choose out of your own free will to work with Gretchen Forbes, who is an out-of-network provider, you are agreeing to pay more for out-of-network care. More information about your rights to use your insurance can be found in the supplemental [No Surprise Act DHH Disclosure Notice](#) and in the Good Faith Estimate. A Good Faith Estimate outlining an estimate of costs of therapy will be provided to you at the commencement of therapy, as needed yearly, or as required during the course of treatment. You may request one at any time. This is only an estimate and you may stop treatment at any time and will not be required to pay amounts beyond the services for which you participated. The Good Faith Estimate further details the new law or you may visit <https://www.cms.gov/nosurprises> for more information about your rights.

Discontinuation of Services: Clients may discontinue services at any point in time. Clients are under no obligation to continue seeing Gretchen Forbes and in the event clients would like other referral options, Gretchen can make them available. If Gretchen doesn’t hear from you within 4-6 weeks after the last scheduled appointment (unless you and she have made explicit arrangements otherwise), she will assume you are no longer interested in services and the client/therapist relationship will be considered terminated. When client goals have been reached, services may be discontinued. Services may be discontinued by Gretchen in the following circumstances: non-compliance with policies, unpaid balances, failure to accurately share

Gretchen Forbes, LLC
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www.GretchenForbes.com
443-465-0545

CLIENT CONSENT FORM

Client Name(s): _____

Street Address: _____

City: _____ State: _____ Zip: _____

Email(s): _____

Phone: _____

Is it okay to receive mail at this address? Yes / No Email at the above address? Yes / No
May messages/texts for administrative purposes be left/sent on above numbers? Yes / No

How did you hear about Gretchen Forbes? _____

Disclosure Consent

Federal Regulations allow us to use or disclose protected health information from your record to provide treatment to you, obtain payment for the services we provide and other professional activities known as “health care operations” (for example, quality assurance file reviews).

By signing this consent, you are giving us permission to use or disclose your protected health information for these activities detailed more fully in the Notice of Privacy Practices (NPP). You have been given an abbreviated copy of the NPP. A comprehensive NPP is available upon request. We reserve the right to revise our NPP and would make that available.

You may ask us to restrict the use and disclosure of certain information in your record that otherwise would be allowed for treatment, payment, or health care operations. However, we do not have to agree to these restrictions. If we do agree to a restriction, that agreement is binding.

You may revoke this consent at any time by giving written notification. This consent is voluntary; you may refuse to sign it. However, we are permitted to refuse to provide health care services if this consent is not granted, or if the consent is later revoked.

Payment Policy

The fee for an initial 50-minute consultation session is \$195 and each additional session is typically 50 minutes and is \$195. Payment is due at the time of service by cash or check. Should you cancel future appointments without providing at least 24 hours notice, you will be charged a fee of \$75. Please read the informed consent and client orientation on the separate sheet.

By signing below:

- I consent to the use or disclosure of my protected health information as specified above and acknowledge receiving a copy of this consent, the **HIPPA Abbreviated Notice of Privacy Practices**, and the **2026 Informed Consent and Client Orientation of Gretchen Forbes, LLC**.
- I have read and agree to the policies and procedures outlined in the **2026 Informed Consent and Client Orientation** document and understand the first meeting is not an agreement for therapy- it is a consultation.
- I agree to pay \$195 per counseling session. I understand the missed appointment policy and agree to pay \$75 for all missed appointments as defined in the policy.
- I have been verbally informed about the **Disclosure Notice Regarding Patient Protection Against Surprise Billing** and my **Good Faith Estimate**. I am aware I have received, or will receive, a paper or electronic copy, to be signed by me. Any questions can be addressed to Gretchen Forbes or to the referenced resources.

CLIENT SIGNATURE(S): _____ **DATE:** ____/____/____

_____ **DATE:** ____/____/____

_____ **DATE:** ____/____/____

_____ **DATE:** ____/____/____