

Cami R. Lokken, Ph.D.

Office Policies 2026

Welcome to my practice! Choosing a psychologist can be challenging, and you may have many questions. This document is to help you to decide if I am a good fit for you. Please take time to read it carefully and tell me if you have questions or need more information. When you sign your Consent for Treatment, it will represent your agreement to what is described here.

Qualifications

I am a licensed clinical psychologist with a specialty in health psychology. I earned my Ph.D. in Clinical Psychology from the University of North Dakota. I then completed a clinical internship at the Veterans' Affairs Medical Center in Minneapolis, MN and a postdoctoral fellowship in Health Psychology at Cleveland Clinic. Indiana certified me to practice independently as a Health Service Provider in Psychology (HSPP). I have worked with a wide range of clients in a variety of clinical settings, and have been honing my skills for over 20 years. I have pursued considerable additional training in Cognitive Behavioral Therapy (CBT) and Internal Family Systems Therapy (IFS). Participating as a provider in PSYPACT allows me to see people for virtual sessions in most states while remaining in Indiana.

In addition to my own clinical work, I have supervised many students and other therapists and taught advanced graduate students at Indiana University how to do assessment and psychotherapy. I also published professional journal articles and presented many talks to public and professional audiences. I am a member of the Association for Behavioral and Cognitive Therapies (ABCT) and the American Psychological Association (APA) and adhere to the APA Code of Ethics. Additionally, in 2013 I became certified by Real Balance Global Wellness Services as a Health and Wellness Coach and gained 7 years of experience doing health coaching in a program for people with multiple chronic medical problems.

Beginning Psychological Services with Me

We will typically begin with a phone consultation of up to 30 minutes at no charge to you. This will give us an opportunity to consider whether we are a good match to work together. I will consider the reasons you are seeking psychological services, what you have already tried, your history, and your likely needs. If I learn we are not a good fit, I will attempt to recommend other clinicians or organizations, if possible. If it looks like I may have something useful to offer you, we can schedule an initial assessment. During that meeting, I ask a lot of questions to get a better idea of what you are hoping for, your current life circumstances, and a bit about your history. This will help me to better understand you as a person and to give you an idea of a treatment plan I would recommend. Although the initial meeting will mostly involve me gathering information, I would hope to describe my recommendations to you at the end of that or the next session. Again, if I don't think I can be helpful to you, don't have the capacity to meet your needs, or think you would be better served by someone else, I won't recommend that we schedule further sessions.

One predictor of the success of psychological services is the match between the psychologist and client. You probably won't know after the first meeting if I will be effective for you. However, you can probably tell after the first meeting whether you feel comfortable talking with me. Please be thinking about this during our phone consultation and initial session. If, after 4 meetings with me, you have not noticed any benefit, please bring this to my attention so we can discuss whether we need to try something different or if you would like to try again with a different therapist. You never need to worry about offending me by letting me know at any

point that you are not getting the benefit you had hoped. I welcome such conversations as an opportunity to consider what I might do to be more effective, or help you locate another therapist if that is what you prefer.

For some goals or problem areas, there are certain types of therapy or treatment that research suggests will be most effective. When that is the case, I will offer that treatment to you or try to help you locate a provider that does that treatment if it's something in which I'm not proficient. Such evidence-based treatments have not yet been identified for many other situations, goals, or reasons people seek psychological services. When that is the case, I will assist you in clarifying what you would consider a worthwhile outcome and how we may work toward it together.

My intention is to work very collaboratively with you to structure our sessions and interventions. I won't be telling you what to do. Similarly, I won't just sit back and ask you to talk about whatever comes to mind. Instead, we will work together to set an agenda for each session aimed at helping us focus on what is most important to you. Each session will usually involve a brief check in regarding how you have been since last session, review of interventions you tried and their outcomes, selecting a focus for our session, and discussion of any home practice you plan to do until we next meet. Session frequency will be negotiated together according to your needs. Most often, we will start with any meeting every week or two, then spread sessions out over time.

Ending Psychological Services

Some people find they are happy with their outcomes in as little as 3-4 sessions, while others find benefit in continuing for far longer. I wish I could provide you an estimate of how many sessions I think you will need, but have found such estimates to be very unreliable. Throughout the process, we will keep an open dialogue about whether you are continuing to benefit from our work together. Sometimes people find a particular psychologist very helpful in their early sessions, only to notice diminishing benefit over time. It can then be helpful to see another professional with a somewhat different approach or skills. If that seems to be happening, please let me know, and I'll be glad to talk with you about other therapists you might find helpful to continue the work we began. If you request it and authorize it in writing, I will correspond with the other therapist of your choice in order to help with the transition.

Deciding when to stop therapy is meant to be a mutual process. Before we stop, I would like the opportunity to discuss ways to maintain your gains, how you would know if you should seek services again, or whether a planned "check-up" might work best for you. If it is not possible for you to phase out of therapy, I generally recommend at least 1 termination session to give you some closure on the therapy process.

I may initiate an end to your services under certain conditions. During our work together, if different issues arise that are not part of my practice or that I am not competent to address, I will try to work with you in finding someone else to assist you with that. If you commit violence to, or verbally or physically threaten or harass me or others in the office, I reserve the right to terminate your treatment unilaterally and immediately. Refusal to pay for services after a reasonable time is another condition for termination of services. *Please let me know if paying for my services is becoming a hardship to you so we can discuss options other than just stopping or suspending therapy.*

I will keep records of our work together for 7-10 years after our last session, as governed by law. Thereafter, they will be destroyed to further maintain your confidentiality.

Missed Appointments

Since scheduling an appointment involves reserving a time specifically for you, a minimum of 24 hours' notice is required for rescheduling or canceling appointments. In lieu of cancelling, I'm happy to change your in-person appointment to a virtual appointment if that feels acceptable to you. This can be a good option to consider when inclement weather or minor illness present concerns about attending. If you cancel with less than 24 hours' notice, a \$50 fee will be charged. The full session fee will be charged for missed appointments that are not cancelled ahead of time. These fees will be due at the time of our next appointment. If you miss an appointment and don't contact me within the day, I may cancel future appointments we have scheduled so that you don't incur additional no-show fees. If you are late for your session, it will still end at the regular time so I can remain on time for other clients. The session fee will not be lowered as a result of a shortened session due to late arrival. Please note that insurance companies will only reimburse you for the amount of time you were actually present at the appointment which may be less than what is billed for the full session when arriving late. Insurance also does not reimburse late cancellation or missed appointment fees.

Payment and Financial Arrangements

Please refer to the separate document Fee Schedule for an outline of my current fees, which change periodically. The Fee Schedule is always kept up to date on my website, and a current hard copy will be provided any time upon your request. The fee is to be paid at the time of each session. I do not bill insurance, parents, or any other third party for services. I accept cash, checks, credit cards, Apple Pay, and Health Savings Account or Flexible Spending Account cards.

If you have insurance that you wish to bill for our services, I will provide you with diagnostic and procedure codes to assist you in that process. I can't guarantee that your insurance will reimburse you. For example, Medicare does not allow billing for services received from out-of-network providers. Insurance companies will only reimburse for my services at their out-of-network rates (which are usually lower than with an in-network provider), if at all. I encourage you to contact your insurance company for information about billing them directly for service from an out-of-network provider, if you wish to try this. Please note that it is your responsibility to keep track of receipts for payment; I don't retain copies of these. Insurance companies always require that a psychiatric diagnosis be assigned in order to consider reimbursing you for psychotherapy.

Since I don't participate in insurance networks, I do not attempt to keep records according to requirements insurance companies may have or keep track of what these requirements might be. Insurance companies periodically audit their in-network providers for compliance with record-keeping requirements. It is my understanding that insurance companies can also request information to audit records from out-of-network providers for whose services they have reimbursed their members, although I am aware of no actual instances of this. If I receive a request for your records for an audit, I am under no obligation to release those records, and would not do so without a signed Release of Information from you. Hypothetically, your insurance company could request refund of payments made if satisfactory records were not provided. I also do not typically communicate directly with insurance companies, such as calling or filling out forms for authorization of payment. I prefer that any information your insurance company has about you or our work together is

something you have specifically chosen to provide directly to them, because I have no control over what happens to that potentially sensitive information once it has been released to a third party.

I may not be the psychologist for you if.....

Although we may otherwise work together well, these are some things you should consider before deciding I am the right match for you. Mine is a small private practice. This means I don't have a staff to help me with office work or colleagues that cover my practice when I am away. My availability for crisis care is pretty limited, so I typically refer people to the emergency room, 988, or 911 in case of emergency. There will be times when you can't access me. I do not make appointment reminder calls or send reminder texts. I will sometimes change my working hours. If these are important to you, this practice won't be a good fit for you.

There is no receptionist to answer my phone, so you will receive voicemail most of the time. I don't routinely carry my work phone with me outside of my work hours, and I keep my phone muted during sessions. Therefore, if you text me, I may not receive or respond with the speed often expected when texting. Unless I am taking time off of work, I attempt to return your calls or texts the day of your call/text or the following business day. I strive to offer you excellent customer service, but do charge for my time. For example, most between-session business can be handled in 10-minutes or less. If more time is needed, you can choose to be charged for the time, or wait to discuss things further at our next session.

I will do my utmost to give you my undivided attention during your sessions. However, I don't strive to be available as a source of support outside of sessions. Instead, we can use therapy to help you think about how to build your support network, if desired. Similarly, many people pursue therapy primarily so they will have someone to talk to or someone to be there for them while they are going through a rough time, as opposed to wanting to make some sort of change, grow personally, or develop skills. This is known as Supportive Psychotherapy. You may find some other therapists a better match if this sounds like what you are seeking.

My practice is designed to assist people who are looking for help with issues that can be addressed through health psychology or psychotherapy. Things like filling out forms for FMLA, disability, worker's compensation, or other legal matters are a distraction from working toward your goals, and are **not** part of my practice. Similarly, I do not perform evaluations for child custody, disability, pre-surgery, etc. If these are things you foresee needing help with, this may not be the practice for you. Research suggests that people's mental health is better if they are working (although sometimes a specific job can be problematic, and this doesn't apply to planned retirement). Thus, I do not write letters or provide documentation indicating that a person needs to be out of work or school or have decreased responsibilities due to mental health reasons. I also do not write letters asserting that a person needs a service dog or emotional support animal. Again, if this may be something you need, my practice may not meet your needs.

Consistent with the above, I do not voluntarily testify in court or other hearings on behalf of clients. The way legal proceedings are scheduled, this tends to be very disruptive for appointments I have scheduled with other clients. Involving me in legal matters also tends to be a large distraction from working toward therapy goals for the client involved. If subpoenaed, I normally assert privilege to not disclose confidential information. However, if the judge requires that I appear in court or prepare and release records, or if you authorize me to do so, my rate for all court-related time will be prorated at \$450 per hour.

Benefits & Risks of Psychological Services

Participation in therapy can result in a number of benefits to you; including feeling better, greater life satisfaction, improved interpersonal relationships, and resolution of the specific concerns that led you to seek services. Working toward these benefits requires your active involvement and openness in order to bring about the changes you seek. This can take away from time, effort, and money you could otherwise be using for other things. Meeting with a psychologist can involve thinking about unpleasant events, feelings, or thoughts, which may result in your experiencing discomfort, strong feelings, anxiety, insomnia, fatigue, etc. Your therapist may challenge some of your assumptions or perceptions or propose different ways of thinking about or handling situations that may cause you to feel upset, angry, or disappointed. Attempting to resolve issues that brought you into therapy may result in changes that were not originally intended. For example, therapy may result in decisions to change behaviors, employment, schooling, housing, or relationships. Other people in your life may not always like the changes you are making, resulting in relationship challenges. Change can sometimes be quick and easy, but more often it can be gradual and even frustrating. There is no guarantee that therapy will yield positive or intended results. Of course, I hope that it will or I would not agree to work with you, but it is important to consider potential drawbacks before deciding to proceed.

Technology and Electronic Communication

Text messaging, email, and fax communication can be accessed by unauthorized people, compromising the privacy and confidentiality of such communication. I can't guarantee the security of any information shared with me by any of these methods. It is best to limit information shared by any of these means that you would not want seen by someone else.

My work phone does receive text messages, but texting should be limited to communication about scheduling. I delete client texts so they are not stored on my phone and recommend you do the same to protect your privacy if your device were to be lost or stolen. As noted above, I may not receive texts or emails in a timely manner, so these methods should never be used to communicate with me about an urgent mental health matter. When deciding to text me, please always consider the possibility that the message could be hacked or read by someone else.

I use an encrypted email service. However, please remember that email is not completely secure or confidential. If you choose to communicate with me by email, be aware that all emails may be retained in the logs of your Internet service provider. While it is unlikely that someone will be looking at these logs, they are, in theory, available to be read by the system administrator(s) of the Internet service provider.

Most healthcare providers keep electronic records, which are vulnerable to some of the above concerns, as well as being hacked and held for ransom. I minimize these risks by keeping client/patient records on paper, as opposed to electronically. Records are stored in a locked drawer in a locked office.

AI-generated notes or appointment summaries are becoming very popular. This requires allowing the computer to listen in to the session. Although such add-ons are available with my telehealth platform, I will not be enabling these apps, due to the potential for that very private information to be accessed or misused. If that changes in the future, I would not change this policy without notifying you in advance.

Confidentiality

Confidentiality is something I take very seriously and consider of utmost importance when offering psychological services to you. As a client, you have privileged communication. This means that all information disclosed in sessions and written records of those sessions are confidential and may not be revealed to anyone without your written permission, except where law requires disclosure.

When Disclosure Is Required by Law:

Disclosure is required when there is a reasonable suspicion of child, dependent, or elder abuse or neglect and when a client presents a danger to self or others, or is gravely disabled. I'm happy to answer any questions that arise about this now or in the future.

When Disclosure May Be Required:

Disclosure may be required in a legal proceeding. If you place your mental status at issue in litigation that you initiate, the defendant may have the right to obtain your psychotherapy records and/or your therapist's testimony.

Emergencies

If there is an emergency during which I become concerned about your personal safety or the possibility of you injuring someone else, I am required to do whatever I can within the limits of the law to prevent you from injuring yourself or another. For this purpose, I may contact the emergency contact person you have named on your intake form, other treatment providers, someone you've threatened to harm, emergency service personnel, the police, or other people as needed to maintain safety.

Significant Others

You may elect to include a family member or other important person in one of more of our sessions. While the person is in the room with us, you are forfeiting some of your confidentiality, although I will make every effort to not reveal any information you have expressly asked me not to beforehand. Once the session is over, confidentiality resumes, and I will not share any information with the person outside of the session without your written permission. Any of your loved ones are free to share any information they choose with me in writing or by phone message at any time. I just can't share information with them in return without your consent.

Public Encounters

Living in a small community, it is common to run into your psychologist in public. Recognizing that interacting with you in a public situation may jeopardize your confidentiality, most psychologists will not acknowledge knowing you unless you do so first. This is not meant to be a slight or snub, but instead to give you the choice of not having to explain to others seeing the interaction who you were talking to or how you know the psychologist.

Health Insurance and Confidentiality

Billing health insurance or other third parties always limits your confidentiality. While insurance companies claim to keep this information confidential, I have no control over the information once it leaves my office, and privacy breaches in the healthcare sector are becoming increasingly common. This is one reason I have chosen to not bill insurance or participate in insurance panels. This way, you can be certain no information is

shared about you except as required by law (above) or with your written permission. If you choose to bill your insurance for my services, you are in control of what information you choose to share.

Social Media

I do not accept friend requests from clients on any social networking site. I believe that adding clients as friends on these sites can compromise your confidentiality. Please do not use messaging on social networking sites to contact me. These sites are not secure, and I may not see these messages in a timely fashion or at all.

Business Review Sites

There are many websites that ask users to rate their providers and add reviews. Of course, you are free to share your reviews or opinions on any site you wish. However, due to confidentiality, I cannot respond with specifics to any review on any of these sites, regardless of whether it is positive or negative, since doing so would breach your confidentiality.

Consultation

I participate in group consultation with other professionals regarding clinical work in an effort to continue honing my skills and provide you with the best possible treatment. Often, these are general discussions about topics such as treatment approaches for a particular problem area or how to carry out certain aspects of a technique. When we seek input about our attempts to help a particular individual, names or other identifying information are not mentioned; client identity remains anonymous and your confidentiality will be fully maintained.

Additionally, if you sign a Release of Information, I may share specific information about you in consultation with other professionals you have seen or want to see in order to provide you with optimal care.

Telehealth

We may jointly decide that you would benefit from sessions over the telephone or videoconferencing (referred to as Telehealth) in addition to, or instead of, in person.

It is important that you use a secure internet connection to access sessions, rather than public/free Wi-Fi. Laws protecting the confidentiality of your health information also apply to Telehealth, and we agree that nobody will record the session without prior permission from the other person. Your appointment will be rescheduled if you are not in a safe location with appropriate privacy for your telehealth session. You cannot be driving during your session (unless driving is part of the reason for the appointment by mutual agreement in advance). I wouldn't want distracted driving due to paying attention to our discussion to contribute to a collision or traffic violation. The late cancellation fee will be charged if we need to cancel for these reasons. You are responsible for remembering to be physically located in Indiana or another PSYPACT state where I am legally allowed to practice at the time of every session. If you are traveling and wonder if a particular state is included in PSYPACT, feel free to ask or visit the PSYPACT website: <https://psypact.org/mpage/psypactmap>. The Consent for Treatment and any Releases of Information you sign apply to Telehealth as well as in-person treatment.

Telehealth treatment won't be right for every person in every situation. The vast majority of the time, I will honor your preference as to meeting in person, by video, or phone. There are times my professional

judgement will indicate that a person would be better served by in-person treatment, and Telehealth may no longer be offered, or may not be an option until circumstances change. In addition, you may decide you want to switch to or from Telehealth appointments, and I will attempt to honor your preferences unless contraindicated.

In order to access videoconferencing sessions, I will provide a link to access my Telehealth platform. I have pursued training regarding the ethical and clinical implications of offering Telehealth. However, I have no advanced technological training and am unlikely to be able to assist much with problems you may encounter in trying to connect to the platform or technical issues during a session. If you are unable to access the videoconferencing platform or encounter connection problems during the session, please call me at 812-720-0904 to continue the session by phone.

There are risks unique to Telehealth including, but not limited to the possibility that our therapy sessions could be disrupted or distorted by technical failures or could be accessed by unauthorized people, despite using secure, HIPAA-compliant software. Also, since you will not be in my office during the session, there are limits to my available interventions in the event of a mental health crisis, especially if you are physically located somewhere other than Bloomington, IN. If you need emergency services, your most effective action will be to call 911 or go to the nearest emergency room. You agree to locate your nearest emergency room prior to initiating a Teletherapy session.

Your insurance may reimburse Telehealth at a different rate than in-person therapy, or not at all. It is your responsibility to know your insurance benefits, if you intend to seek reimbursement for payment. Videoconference sessions will be provided at the same rates as in-person sessions, whereas a small discount is offered for sessions conducted by telephone only.

These policies are updated periodically, and the latest version is always available on my website. Thank you for choosing my practice! I look forward to working with you on your goals!

Cami