



## Fees, Payment & Practice Agreements

Page 1 of 8

### Inspiring Hope – Innovative Wellness Solutions

#### Practice Agreements

This document outlines the agreements that support our work together. You are welcome to ask questions about any part of these agreements at any time.

At **Inspiring Hope – Innovative Wellness Solutions**, psychotherapy and complementary wellness services are offered in a way that is **relational, respectful, transparent, and equitable**. Clear agreements help create a stable and predictable therapeutic environment and support fairness for all clients.

Financial and practical agreements can sometimes feel sensitive. Open conversation is always welcome and helps support a clear and trusting therapeutic relationship.

**Scheduling ongoing sessions indicates agreement with these practice agreements.**

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## Overview of Practice Agreements

1. Transparency and Equity
2. Scope of Services
3. Virtual Sessions
4. Professional Fees
5. Payment Expectations
6. Sliding Scale Review
7. Cancellation and Scheduling
8. Brief Check-In Sessions
9. Communication and Response Times
10. Availability and Support Between Sessions
11. After-Hours and Emergency Support
12. Therapist Availability and Time Away
13. Insurance Coverage
14. Annual Fee Adjustments
15. Shared Understanding



**Erika Caspersen, M.Sc., RP (Qualifying)**

Healing begins with hope — a gentle light on the path forward



## Fees, Payment & Practice Agreements

Page 2 of 8

### Transparency and Equity

These agreements are intended to support:

- Predictability and safety
  - Transparency in financial and practice expectations
  - Equitable access to services
  - Respectful professional boundaries
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### Scope of Services

Psychotherapy services are provided within the scope of practice of a **Registered Psychotherapist (Qualifying)** and are not intended to replace medical, psychiatric, or emergency services.

If additional or specialized support is needed, appropriate referrals can be discussed.

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### Virtual Sessions

All psychotherapy sessions are provided **virtually using secure video conferencing**.

Clients are asked to participate from a **private and quiet location** where confidentiality can be maintained as much as possible.

A stable internet connection and a device with audio and video capability are recommended.

If technical difficulties arise, we will make reasonable efforts to continue the session or arrange a suitable alternative.

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## Fees, Payment & Practice Agreements

Page 3 of 8

### Professional Fees

The **standard 2026 professional fee is \$120 for a 55-minute session.**

**Fee adjustments are offered on a limited, income-informed basis** to support equitable access to care. Reduced-fee spaces are limited and reviewed periodically to support both fairness and sustainability.

Sliding scale arrangements are discussed collaboratively and agreed upon in advance.

A reduced fee represents an adjustment to the session rate and does **not** change expectations regarding cancellation or timely payment.

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### Payment Expectations

Payment is expected **immediately following each session or within 24 hours**, unless we have agreed on a different arrangement in advance.

Payment can be made by **credit card or e-transfer.**

Clients are asked to keep a **credit card on file** to support ease of payment and reduce the need for follow-up reminders. Clients remain responsible for submitting payment following each session.

If payment has not been received within **five days of the session**, future appointments may be paused until the **account is brought up to date.**

I understand that unexpected situations can arise. If payment is delayed or your financial circumstances change, please let me know as soon as possible so we can discuss next steps together.

If more than one session remains unpaid, appointments may be paused until the **account is brought up to date.**

## Fees, Payment & Practice Agreements

Page 4 of 8

### Sliding Scale Review

Sliding scale fee adjustments are reviewed **every six months** to ensure they continue to reflect current circumstances and to support equitable access for other clients who may need reduced-fee spaces.

These reviews are collaborative and supportive rather than evaluative.

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### Cancellation and Scheduling

Appointments are dedicated times reserved specifically for you.

If you need to cancel or reschedule, please provide **at least 24 hours' notice**. This allows the appointment time to be offered to someone else who may need support.

Appointments cancelled with **less than 24 hours' notice**, or missed appointments, will be charged **50% of the full professional fee**.

Exceptions will be made for **illness or genuine emergencies**. If something unexpected arises, please let me know as soon as possible.

If you arrive late for a session, the session will still end at the scheduled time so that other appointments are not affected.

If sessions need to be cancelled due to **unexpected circumstances**, notice will be provided as soon as possible, and rescheduling options will be offered.

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## Fees, Payment & Practice Agreements

Page 5 of 8

### Brief Check-In Sessions

When additional support is needed between regular sessions, **brief check-in sessions may sometimes be available depending on scheduling.**

Brief check-in sessions are **approximately 25 minutes in length** and are intended as short-term support rather than a replacement for regular therapy sessions.

The fee for a brief check-in session is **approximately half of the regular or agreed session fee.**

Availability of brief check-in sessions cannot always be guaranteed. If more immediate or urgent support is needed, please use the support resources provided or contact appropriate crisis or emergency services.

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### Communication and Response Times

Psychotherapy sessions are the primary time for our work together. Between-session contact is generally limited to practical matters such as scheduling or brief administrative questions.

Email and voicemail are checked during regular working hours. Messages are typically returned within **1–2 business days.**

Email and electronic communication are used primarily for scheduling and practical matters.

While reasonable steps are taken to protect privacy, electronic communication cannot be guaranteed to be completely secure.

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## Fees, Payment & Practice Agreements

Page 6 of 8

### Availability and Support Between Sessions

Email and voicemail are not monitored continuously.

**Psychotherapy is not intended to replace emergency or crisis services.**

All clients receive a list of support resources that can be used if additional help is needed between sessions.

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### After-Hours and Emergency Support

**Inspiring Hope – Innovative Wellness Solutions is not a 24-hour or crisis service.**

If you require immediate or urgent support, please contact an appropriate crisis or emergency service rather than waiting for a response.

Options for immediate support include:

- Calling **911** in an emergency
- Going to your nearest hospital emergency department
- Calling or texting **988** for 24-hour mental health and suicide crisis support in Canada
- Contacting a local crisis support service

These services are best equipped to provide immediate assistance when urgent support is needed.

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## Fees, Payment & Practice Agreements

Page 7 of 8

### Therapist Availability and Time Away

There will be times when I am unavailable due to holidays, professional commitments, or personal time away. When possible, advance notice will be provided.

During these times, clients are encouraged to use the support resources provided or to access appropriate community or crisis services if additional support is needed.

If you anticipate needing additional support during a planned absence, we can discuss this together in advance.

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### Insurance Coverage

If you plan to use extended health benefits, it is your responsibility to **confirm your coverage before starting therapy**. Insurance plans can vary widely.

Many plans cover services provided by a **Registered Psychotherapist (including those in the Qualifying category)**, but coverage depends on your individual benefits plan.

**Practitioner:** Erika Caspersen

**Designation:** Registered Psychotherapist (Qualifying)

**Regulatory Body:** College of Registered Psychotherapists of Ontario (CRPO)

**Registration Number:** 008961

Receipts include all information typically required for reimbursement.

Clients are responsible for full payment of fees regardless of insurance reimbursement.

**Direct billing is not currently available**, though this may be offered in the future as the practice grows.

## Fees, Payment & Practice Agreements

Page 8 of 8

### Annual Fee Adjustments

The standard fee is reviewed **annually** to reflect:

- Professional training, experience and qualifications
- Practice costs and sustainability
- Inflation and economic conditions
- Professional standards within psychotherapy practice

Regular fee reviews help maintain a **sustainable and ethically responsible practice**, ensuring services remain available to current and future clients while supporting sliding scale access.

Clients will receive **at least three months' notice** before any fee adjustment takes effect.

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### Shared Understanding

These practice agreements are intended to support a therapeutic relationship that is **respectful, transparent, and grounded in mutual care and responsibility**. Clear agreements help create a stable and predictable space where the focus can remain on the work that matters most.

If questions or concerns arise at any point, I welcome a conversation.

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