

# Newman Avenue Associates

---

## *Glossary of Terms*

### **Official Terms**

#### **Co-Payment**

Most insurance companies will pay a percentage of the “usual and customary rate” for counseling services. The balance not covered by insurance is due from the client and is called a co-payment.

#### **Department of Health Professions**

DHP is a department of the Commonwealth of Virginia that oversees the licensing of health care providers. Anyone can contact the department to find out the licensing status of any health care provider. The web address is: [www.dhp.virginia.gov](http://www.dhp.virginia.gov)

#### **Fee for Services**

This is the provider’s charge for each client service. It is often different from the insurance company’s “usual and customary rate.”

#### **LPC**

Licensed Professional Counselor

#### **LCSW**

Licensed Clinical Social Worker

#### **Managed Care Company**

Most insurance companies contract with a managed care company to supervise the delivery of mental health services. The managed care company will authorize a certain number of counseling sessions. At the end of the number of counseling sessions authorized, the provider must submit a treatment plan to justify more counseling sessions as being necessary. There is usually a maximum number of counseling sessions allowed per year by the insurance policy.

#### **NAA**

Newman Avenue Associates

#### **Non-Participating Provider**

This provider does not have any contract with the insurance company or managed care company and does not agree to the “usual and customary rate.” They charge their own fees for service directly to the client.

## Participating Provider

Many insurance companies or managed care companies have contracts with mental health providers in which the provider agrees to accept the insurance company's "usual and customary rate" for services. By this contract, the provider agrees not to attempt to collect any more than that rate. The client will have a co-payment, but the provider does not attempt to collect the difference between the "usual and customary rate" and the provider's actual fee for services.

## Pre-Authorization

Most insurance policies or managed care companies require counseling services to be authorized prior to the delivery of the services. This is known as "pre-authorization" for services. There is usually a 1-800 number on the back of your insurance card specifically for mental health services, which you can call regarding this.

## Usual and Customary Rate

This is the maximum rate the insurance company has determined it will allow for services. It is usually lower than the provider's fee for services. By contract, a participating provider agrees to accept the "usual and customary rate" without billing for the difference.

## Therapeutic Approaches

### Biofeedback

Biofeedback therapy is an educational process of training and practice through which a person learns to recognize and change his/her response to symptoms of stress and anxiety. The goal of Biofeedback is to lower anxiety and increase your ability to manage stress in a healthy way. Individuals learn how to change physiological activity such as brainwaves, heart function, breathing, muscle activity and skin temperature. These changes provide rapid, accurate feedback to the user. The presentation of this information supports desired physiological improvement and over time, this improvement can endure without concentrated effort.

### Cognitive Behavioral Therapy (CBT)

CBT is an approach to treatment that is based on Social Learning Theory. CBT provides cognitive and behavioral corrective information that targets specific symptoms in a way that logically connects theory, intervention and outcome. An underlying assumption is that maladaptive behavior is learned and is supported by the client's thoughts and beliefs. CBT in the assessment phase of treatment reviews in a very detailed way the thoughts, beliefs and maladaptive behavior patterns that the client has learned.

Based on this assessment, the therapist designs a plan with the client to alter, challenge or replace thoughts and beliefs with more adaptive and rational ones. The specific maladaptive behavior is measured to establish a baseline and then measured periodically to identify progress or the need to revise the treatment plan. Clients are often assigned homework to accomplish between sessions.

## Life Coaching

Coaching is an ongoing relationship that focuses on clients taking action toward the realization of their visions, goals or desires. Coaching uses a process of inquiry and personal discovery to build the client's level of awareness and responsibility and provides the client with structure, support and feedback. The coaching process helps clients both define and achieve professional and personal goals faster and with more ease than would be possible otherwise. (From the International Coach Federation Web site, <http://www.coachfederation.org>)

## Play Therapy

Play Therapy is a method of therapy used to help children express their feelings. Play is a child's natural language and it permits the child to make sense of the world around him/her by communicating with adults symbolically and through his or her actions. Play gives a child a feeling of strength and power that adult controlled activities cannot offer. Children make their own decisions of what and how long to play. Play therapy creates a setting and a relationship where your child can express what he/she cannot say in words.