

**JOHN A. LORAAS, Ph.D., PA**

7373 West 147<sup>th</sup> Street, #166  
Apple Valley, MN 55124  
Telephone: (952) 432-3220  
Fax: (952) 891-4622

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John Loraas, Ph.D, LP  
Clinical Child, Adolescent, Young Adult, Adult and Family Psychologist

**PRACTICE POLICY STATEMENT**

**What can I expect?**

The first two sessions are usually dedicated to gaining an understanding of your symptoms, your concerns, your situation, and your background. This usually involves an in-depth interview and may include brief assessment forms. By the end of the second session, we will have arrived at a mutually agreed upon treatment plan; we may also consider bringing in other family members, consultation with a physician, or psychological testing. **Effective psychological treatment requires an investment of time and energy. An important part of therapy happens between sessions when clients try out new approaches to their concerns.** You are an active participant in your therapy and I encourage you to give me continuous feedback about the process. You are entitled to ethical care and respect; please be sure to read over the Notice of Privacy Practices (regarding the Federal HIPPA Act).

**What about Privacy & Confidentiality?**

Information about you will not be given out to anyone without your written consent with the following exceptions:

1. If you are using insurance, we will need your signature on the patient registration form to allow us to release information to them in order to obtain payment and to obtain authorizations for treatment.
2. We are required by law to report any evidence of abuse or neglect of a minor to Child Protective Services or of a vulnerable adult to Adult Protective Services.
3. Records subpoenaed by the court or as otherwise required or permitted by the law.
4. Confidentiality does not apply when a person intends to do serious harm to him/herself or another.

For adolescents and children, the confidentiality arrangements will be discussed during the first session.

**Who submits the insurance?**

We will be happy to submit your insurance claim directly, as long as your company responds in a timely manner (within 30 days).

If your insurance coverage changes during the course of treatment, you **MUST NOTIFY** us **PRIOR** to the change. **Many insurance carriers and HMO's REQUIRE PRIOR AUTHORIZATION** for treatment and **WILL NOT** pay for services not pre-authorized by them. **Payment for these services would then become your responsibility.**

**What are the fees?**

Intake Evaluation	\$200/session (60 minutes)
Individual & Family Therapy	\$165/session (45-60 minutes)
Psychological Testing	\$200/hour (administration, scoring/interpretation, & report writing)

**What is my actual payment?**

If you are using insurance, your payment (co-pay or deductible) depends on your particular policy. You need to contact your insurance company so that you fully understand the extent of your benefits and services covered because you are responsible for the full amount if your insurance rejects your claim. **All copayments and deductibles are due at the time of the service.**

If you are not using insurance or if you are submitting the insurance yourself, then the full fee will be requested at the time of the session.

**How many visits will insurance pay for?**

Administration of mental health benefits vary with different insurance companies. Some insurance providers will authorize two visits and then request a treatment plan before additional visits will be authorized. Others may request a treatment plan after ten visits before additional treatment is authorized. The decision for additional visits is based on “medical necessity” which refers to severity of symptoms and their impact on occupational, social, or physical functioning, and the probability that symptoms can be reduced by psychological treatment.

**What happens if I need to cancel an appointment with Dr. Loraas?**

When you schedule a Therapy Appointment, we allocate one hour, which is a significant commitment of time. **If you need to cancel or reschedule your appointment, please give us as much notice as possible, but at least 24 hours notice, so we may utilize the time for other clients. Missed visits without notice will be billed at half the hourly fee and must be paid in full by the next session.** Of course, this policy is not enforced in cases of illnesses or emergency. Missed appointment fees are not billable to your insurance carrier.

**How do I reach Dr. Loraas if I have a Question or if I am having an Emergency?**

When you call (952) 432-3220—between the hours of 8am-330pm, Monday thru Thursday and from 8am-11am on Fridays, you will reach our Office Manager—Arlene. After hours and weekend calls are forwarded to our Answering Service which is available 24 hours a day. If your call is forwarded to the Answering Service, and **YOU FEEL THAT YOUR SITUATION IS URGENT OR AN EMERGENCY**, then you can notify the Answering Service Operator of this. They will contact Dr. Loraas directly, and he will call you back as soon as possible. In the event there is some delay in Dr. Loraas contacting you, and your emergency situation is intensifying, please know that you can call one of the Crisis Lines listed below or you may present at your Local Emergency room. After-hours, non-emergency calls to the Answering Service will be returned the following business day. Dr. Loraas is not accessible via email or social media to consult with clients. In the event that Dr. Loraas is out of the office on vacation or for another reason, another Licensed Psychologist will be available to handle emergency calls until Dr. Loraas returns.

**If there is an immediate life-or-death issue, please go to your local hospital emergency room for evaluation. In such instances, if one does not believe they can get to the emergency room safely, then contact 911 and clarify your mental health emergency.**

**ADDITIONAL CRISIS PHONE LINES - 24 HOURS A DAY:**

Dakota County	(952) 891-7171	
Ramsey County	(651) 266-7900 (ADULTS)	(651) 774-7000 (CHILDREN/TEENS)
Hennepin County	(612) 596-1223 (ADULTS)	(612) 348-2233 (CHILDREN/TEENS)
Scott/Carver County	(952) 442-7601	
Rice County	(877) 399-3040	
Crisis Connection (for All Counties)	(612) 379-6363	(866) 379-6363 (Outside the Twin Cities)