New Coverage Enhancements

HPSO strives to offer the best product in the marketplace at competitive rates. To support our goal, HPSO is pleased to announce that we’ve upgraded many of the features included in your professional liability insurance policy. The following limits have been upgraded and will be available at your next renewal:

- **License Protection:** New Expanded Coverage!
- **Defendant Expense Benefit:** New Higher Limits!
- **Deposition Representation:** New Higher Limits!
- **Assault:** New Expanded Coverage!
- **Medical Payments:** New Higher Limits!
- **First Aid:** New Higher Limits!
- **Damage to Property of Others:** New Expanded Coverage!

The following coverage enhancements will also be available:

- **Workplace Violence Counseling:** Includes reimbursement for counseling services arising from an assault at your workplace.
- **Sexual Misconduct (up to $25,000 aggregate):** Replaces existing exclusion to provide coverage for sexual misconduct.
- **Information Privacy Coverage (up to $25,000 aggregate):** Coverage for breach of privacy including HIPAA fines and penalties (not including medical billing errors and omissions).

To read more, please visit our website at www.hpso.com/enhancements.

The business of you

From a marketing and a liability perspective, it’s important to maintain your professional identity when sharing office space. For example, you may rent office space from a business that supplies counseling services, but you practice independently. If the business has a public relations nightmare or is sued, you certainly don’t want to become embroiled in its problems. To protect yourself, keep your professional identity and services separate from the organization.

**Personal stamp**

Maintaining your separate identity begins with your business cards. They should read something like “Mary Smith, MSW, Counselor, located at Universal Psychological Services,” as opposed to “Mary Smith, MSW, Counselor, Universal Psychological Services.” The first version indicates you’re not part of the organization where you run your practice. Follow the same guideline for letterhead and materials used in your practice, such as intake forms.

Marketing is an ideal way to ensure your professional identity and has the additional benefit of promoting your services. The more you keep your name at the forefront, the less likely there will be any confusion about whom you work for.

**Running your business**

You need to protect your business so you can develop a strong identity. That starts with a detailed business plan, including your mission, operations plan, marketing, and finances. You must know your operating expenses (including rent and utilities),

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expected income, and future growth.
You also need to have sufficient insurance coverage. For example, you want to ensure your physical place of business has sufficient fire and property insurance. It’s important to have enough coverage to be able to replace what you might lose, such as furniture, in a fire or by theft. You may even want to consider coverage for interruption of your business if you feel you might be put in a situation where you wouldn’t be able to see clients while repairs are made.

If you have employees, you’ll need to consider other costs. Workman’s compensation plan costs are state-specific, and depending on the number of employees, you’ll need to provide health insurance.

Another need is liability insurance for you, your business, and your employees. General liability insurance protects you if someone is injured at your place of business. A shared limit policy provides professional liability coverage for the business and any of the employees or independent contractors of the business.

If you’re a one-person operation, you need professional liability insurance to protect yourself against malpractice claims.

For only $25, you can add the Consulting Services Liability Endorsement to your policy. The Endorsement provides coverage for when you use your professional skills and knowledge in settings that don’t involve direct patient care. To add this coverage to your professional liability insurance policy, go to www.hpso.com/services to download a request form, enclose your $25 payment, and mail it to HPSO, 159 East County Line Road, Hatboro, PA 19040. If you have any questions, please call our Customer Service Center at 800-982-9491, Monday-Friday 8AM-6PM Eastern Time.

If you’re a one-person operation, you need professional liability insurance to protect yourself against malpractice claims.

Your most valued asset
Your professional identity is your most important asset. Nurturing (and protecting) it will help you achieve professional success.

Cynthia Saver, MS, RN, President, CLS Development, Columbia, Maryland.
Clients who cross the line

Clients who cross professional boundaries present significant challenges, including how to manage the situation without putting yourself at risk for legal action related to inappropriate behavior. Before describing strategies for dealing with boundary crossing by a client, here’s a quick look at boundary crossing and how to prevent it.

What is boundary crossing?
What constitutes boundary crossing varies, but it generally applies to anything that impinges on the therapeutic relationship between client and counselor. Such actions might include large gifts, sexual advances, repeated missed appointments, or social contact outside of appointments. Psychotherapist John Bradshaw breaks down boundary crossing into five categories: sexual, physical, emotional, intellectual, and spiritual.

Prevention
Be aware of ethical codes and practice guidelines related to boundaries from associations such as the American Psychological Association (APA) and the American Counseling Association (ACA). Typically they prohibit “dual relationships,” where the counselor fulfills multiple roles. The counselor may also be the client’s friend or an investor in his or her business. Other areas often covered in codes of ethics include guidelines for accepting gifts.

In addition, be familiar with your state’s regulations and legislation addressing the client-counselor relationship, your employer’s policies (if applicable), and articles related to professional boundaries.

Establish boundaries from the start of the counseling relationship. Talk to your client about items such as the purpose of the relationship, fees, and appointments, and document your discussion. Have the client sign a form that he or she has received the information. In essence, you’re obtaining informed consent.

Sit at an appropriate distance during the appointment and be cautious when touching a client because it can easily be misinterpreted. Don’t disclose too much personal information. It’s acceptable to receive small gifts of gratitude, but nothing that’s valuable or creates some kind of indebtedness to the client. You should document all gifts received.

The goal isn’t to appear rigid and unfeeling, but to establish the “rules” of the relationship. Perhaps one of the most important ways to deal with boundary crossing is to act promptly.

Act promptly
How you handle a client who crosses professional boundaries depends on the behavior. However, some general guidelines can help.

Don’t let issues build. If the client makes an inappropriate comment, say so right away. Document your conversations objectively. For example, state the client’s exact words rather than, “Client made sexual innuendo.”

If you’re unsure whether a boundary has been crossed, consult your association’s code of ethics and standards.

The ACA offers its members free, confidential ethical and professional standard consultations.

Have a plan
Devise a plan for dealing with the boundary crossing. For example, a client may be repeatedly 20 minutes late for appointments. Establish that the next time the behavior occurs, the appointment will have to be rescheduled. Consider using an ethical decision-making tool to guide your actions for more complicated cases.

If you need to have a difficult conversation with a client, such as when he or she is making sexual advances, consider having a trusted colleague be part of the meeting.

Resolution
In some cases you may need to refer the client to another counselor. If the boundary crossing was serious, for example, the client struck you, your emotional response can be strong and affect the rest of your practice. In this case, consider short-term therapy to address your own needs.

Be proactive
You can meet the challenge of clients who inappropriately cross boundaries by taking preventative steps, acting quickly, devising a plan, and referring clients elsewhere when necessary.

Cynthia Saver, MS, RN, President, CLS Development, Columbia, Maryland.
Beyond Wikipedia and Google

When you’re researching a topic online, it’s easy to turn to Wikipedia or Google, do a quick search, and find what you need. But have you thought about where the information that’s posted on Wikipedia and Google actually comes from?

When it comes to medical information, you want to make sure the material you use comes from a reliable, trustworthy source. Wikipedia may seem like a virtual version of the encyclopedias that sit on library shelves, but did you realize that anyone can post information to the site? There’s very little accountability on Wikipedia—anyone from the guy down the street who’s never opened a medical textbook in his life to the pharmaceutical sales rep who wants to show his product in a favorable light can add information to Wikipedia or edit what’s already there.

If you do a Google search, how do you know that the sites that come up on the first one or two pages are reliable? They’re just ranked by popularity—how many people have visited the sites. Some of your search results may have even paid to get to the top of the list!

There are some trustworthy places you can go to find up-to-date, accurate information. If you’re looking for medical articles, PubMed (www.ncbi.nlm.nih.gov/pubmed) is the place to start. The PubMed database houses more than 19 million citations for biomedical articles. Just type in a few keywords and you can find the latest published research on any topic.

If you’re looking for comprehensive information on health and safety topics, the Centers for Disease Control and Prevention (www.cdc.gov) provides a wealth of credible, reliable information on diseases and conditions, statistics, emergencies and disasters, and so much more.

eMedicine (www.emedicine.com) is a medical reference filled with evidence-based content, updated regularly by more than 8,000 physician or healthcare provider authors and editors.

No matter where you go online for the latest medical information, make sure the sites you visit are reputable and accurate.