



SAGINAW  
**Psychological**  
SERVICES

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# CLIENT HANDBOOK

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## CLIENT HANDBOOK

We know that you need reliable information to make the best choices for you and your family, so we developed this handbook to answer frequently asked questions about our practice and our relationship with you. The more you know, the more we can help.

While some of this information has already been provided through telephone conversation, please read the entire handbook and ask any questions at your first scheduled meeting.

If you are receiving services through SCCMHA, please see the SCCMHA Services Manual at:  
<https://www.sccmha.org/userfiles/filemanager/35371/>

If you are receiving services through BABHA, please see the BABHA Services Manual at:  
[https://babha.org/wp-content/uploads/2021/01/FY21-Handbook\\_BAYARENAC.pdf](https://babha.org/wp-content/uploads/2021/01/FY21-Handbook_BAYARENAC.pdf)

The purpose of this handbook is to provide you with as much information as possible about the services you will receive here and Saginaw Psychological Services Inc. (SPSI) procedures. Some of the most important information you need to be aware of is your rights as an SPSI client. Your rights are discussed throughout this handbook and have been typed in bold so you can find them easily.

## **INTAKE PROCESS**

Intake began when you first called SPSI. It includes reading this handbook and continues in the first one or two sessions. That is when your therapist will collect information and answer your questions. Your therapist can also review this handbook with you if you wish.

The clinician you see for intake will usually be your ongoing therapist. If you need a different therapist for any reason, he or she will tell you and this will be taken care of by you. You may also request a different worker at any time.

## **TREATMENT PLANNING**

Each person who receives SPSI services will have a treatment plan based on their needs, goals, and strengths. You are as much a member of your treatment team as your therapist, case manager, or medication provider. Your treatment team may also include other SPSI professionals (e.g., Social Worker, Psychiatrist, Case Managers, Nurses, Recovery Coaches etc.). **You can add people you feel are important to your treatment such as a family member, a friend, or your referral source. These people can only be included with your permission.**

You are making a big commitment by beginning services and **you should feel comfortable with your provider(s)**. If you believe your current provider is not the best for you, he/she will help you in choosing another professional who can help you better. If you wish to receive a second opinion, SPSI will help you find a place to get one and, with your permission, provide any information needed. **You have a right to ask about other treatments and their risks and benefits.** If you need services that SPSI cannot provide (e.g., advocacy services, support groups, etc..) you will be referred to agencies that can provide them.

Treatment planning includes looking at what you expect and deciding on how treatment will be done and what your goals will be. It also includes talking about your responsibilities, benefits and risks of treatment, and other things specific to you. Risks may include uncomfortable feelings, remembering unpleasant parts of your life, or dealing with the loss of relationships (e.g., divorce, death, stress etc..). However, research has shown that professional help is helpful in most situations. Benefits may include lowered depression, feeling less angry or frustrated, or building better relationships. The result of treatment planning is written. Treatment Plan are based on your needs, strengths, abilities, and preferences. The formal version is typically developed within seven (7) days after your first appointment. You and your worker will use the treatment plan as a guide to keep treatment focused and effective. Your treatment team—including you—will reevaluate your plan periodically and change it when needed.

## **PSYCHOLOGICAL EVALUATIONS**

It is sometimes helpful to use psychological testing to get information and decide on treatment goals, diagnoses etc... Evaluations may include cognitive, personality, memory, and other tests. These tests can give a better overall view of a client's needs and strengths. If testing is suggested to you, you can discuss this with your treatment provider. We understand any testing situation can be stressful, and we will do everything necessary to make the experience as comfortable and helpful as possible. Of course, **you are free to decide against any psychological testing unless you are ordered by a legal entity.**

## **APPOINTMENTS**

Most clients have 45–60-minute sessions each week to begin. When you make an appointment, it is important to be here on time. Your treatment team member will do his or her best to begin the session on time. However, in emergencies or if you arrive to session late, it may not be possible to meet.

If you must cancel your appointment, please contact your treatment team member at least 24 hours ahead of time. Missed appointments are usually scheduled for the following week. Your treatment team will inform you of changes in his/her schedule (e.g., vacations). However, there are times when it is not possible to let you know ahead of time (e.g., illness, emergencies, weather etc.).

## **CONFIDENTIALITY**

SPSI respects the information you share with us. **Conversations and information you share with SPSI are privileged and protected by law.** Your information will not usually be shared with anyone. However, there are sometimes when this is not true. One is in professional supervision or consultation that allows us to give you quality, professional service. Any professionals with whom information is shared must keep your information confidential. We must also share information if you are a danger to yourself or others, about to commit a crime, or if it is believed a child or vulnerable adult is being abused or neglected. In these cases, the law says that confidentiality cannot be kept. Confidentiality may also be limited in some settings, such as court proceedings. If you have any questions or concerns about confidentiality, please bring them up to your treatment team.

SPSI generally gives your insurance company only a statement of our charges, dates you were treated, and psychiatric diagnosis. Sometimes the insurance company asks for more details, such as symptoms, progress, and treatment methods. This information is likely to go into your permanent medical records. In general, this will have no negative effect. However, if you are concerned about this, please bring it up for discussion with your treatment team.

**Otherwise, we do not and will not inform anyone about your treatment, diagnosis, history, or even whether you are a client at this clinic without your knowledge and written permission.**

## **CONFIDENTIALITY OF MINOR CLIENTS**

Minor clients also have confidentiality rights. However, **if a legal parent or guardian asks for information about services given to a minor client, we must provide that information unless it has been deemed to be potentially harmful.**

State guidelines forbid disclosure of the substance use treatment of a minor client without the minor's written permission. Also, information a minor share with his or her provider that is not part of the case record, will not be shared with that minor's parent(s).

## **CASE RECORDS**

**With written notice, you have the right to review your file at any time. You also have the right to add to your file, correct your file, and give written permission for copies to be made of your file for other professionals to use.**

However, if your treatment team provider(s) believes your file has information that may be harmful to you, he or she can discuss it with the Executive Director. The Executive Director may decide that your file or part of your file will not be released. This decision can be made at SPSI by the Executive Director only. Even if the Executive Director decides that your file or part of your file will not be released, you may add to your file, and any part of your file that would not be harmful to you will be released to you.

SPSI keeps your record in a secure place for a period of 10 years (minors it is 10 years after they turn 18 years old). After 10 years your file will be destroyed.

## **MEDICATION AND HOSPITALIZATION**

### **MEDICATION**

You may be asked to have a psychiatric evaluation as a part of treatment. After evaluation, the psychiatrist may suggest medication to help reduce psychiatric symptoms. **You have a right to refuse this treatment.** If we feel we cannot provide good treatment without the help of medication, we may feel an ethical obligation to end our services with you.

Effective January 1, 2025, SPSI will not provide medication refills for clients who no show their appointments with their provider without approval from your medication provider and SPSI management. SPSI will no longer provide medication refills for clients who cancel their appointments with their provider unless the circumstance falls within an exception approved your medication provider and SPSI management. Your care is very important to us and your provider must see you on a regular basis to ensure the safety and quality of your care. If you are unable to keep an in-person appointment, please remember that we can change your appointment to telemedicine for you to keep your appointment. We have also developed a cancellation list to help provide you with additional options to come in and see your provider on short notice. Please speak with our Front Desk for more information on our cancellation list.

Prescription medications are allowed on premises as needed if they are in current labeled prescription bottles or current labeled bubble packs. Examples of situations in which this is

appropriate include psychological evaluation, Social Security Evaluations, psychiatric appointments, and nursing appointments.

## **HOSPITALIZATION**

In rare cases your therapist or psychiatrist may recommend inpatient psychiatric admission if he/she believes you can benefit from intensive therapy without the distractions of everyday life. In such cases, **you have the right to refuse hospitalization. However, if you are a danger to yourself or others, our standard of care requires we pursue hospitalization even if you refuse.**

An average hospital stay is several days to two weeks. You would have a different therapist there, but your SPSI treatment team can coordinate with hospital staff. After discharge, you could continue treatment with your SPSI treatment team, and the hospital will arrange follow up appts at the time of discharge.

## **FEES**

In a professional relationship, payment for services is important. You are responsible for making sure services are paid. Our rates vary by service. If you have specific questions, please contact our finance department.

SPSI expects payment on the day of each session unless you make another approved payment plan with SPSI. If part of your bill is sent to a third-party payor (e.g., insurance company) and the payor does not pay, you will be billed for the unpaid amount. You will be responsible for payment at that time. Our rates for psychological testing are different based on the time and tests required. SPSI expects you to pay prior to testing being scheduled. You will always be told about testing fees before testing so you are able to decide whether you wish to continue. Returned checks are subject to a \$25 returned check fee. We accept cash, checks, and credit cards.

The fees listed below must be paid at the time of service:

- o Forms Completion: Disability, insurance, travel, release from work, that are not required by most insurance plans or employers.
  - If you require a member of your care team to complete one of these forms or write a letter, there will be a **\$25** charge in addition to your office visit charge.
- o Medical Records: We will provide to you, upon written request, a copy of your medical records.
  - We charge a base fee of **\$31.54** as well **\$1.58** for the first 20 pages, **\$0.79** per pages 21-50 and **\$0.32** per pages 51+
- o There is a **\$40** fee if your appointment is not canceled within 24 hours prior to the appointment.
- o Late fees: balances not paid within 60 days will result in a **\$10** late fee per month.

Other fees may apply if the work needed represents a significant amount of time for support staff or therapists.

Credit card transactions will have a 3% fee attached.

## **NO SHOW FEE**

If you miss an appointment or cancel without good cause (e.g., health or safety emergency) within 24 hours before your appointment, you will be charged \$40.00. SPSI cannot bill insurance for No Show fees, and you will be billed for them. **SCCMHA, BABHA, & Medicaid clients will not be charged a no-show fee as this is prohibited by Federal Law.** However, there are rules and regulations around chronic no shows for all clients. You may be required to sign a chronic attendance agreement if you have had several cancels or no shows within a short amount of time.

## **INSURANCE**

SPSI is committed to providing you with the best possible care. If you have medical insurance, we will help you receive your maximum allowable benefits; however, we need your help and your understanding of our payment policies to achieve these goals.

Overall, it is important to realize:

1. Your insurance is a contract between you, your employer, and the insurance company. SPSI is not a part of that contract.
2. SPSI fees are considered to fall within the acceptable range of fees most insurance companies will cover. That means these insurance companies cover SPSI fees up to the maximum allowance. However, this does not apply to companies who reimburse based on a “schedule” of fees that does not reflect fees in this region.
3. Not all services are covered by all insurance carriers. If your insurance company does not cover the services provided to you by SPSI, you are responsible for payment. We realize temporary financial problems may affect paying your bill on time. If problems do arise, we encourage you to contact us right away for help in the management of your account. We can find a solution that works.
4. If you have any questions regarding the above information or any questions regarding insurance coverage, PLEASE do not hesitate to ask. We are here to help you.
5. If your balance is \$100 or more future appointments will not be scheduled unless approved by the COO/CEO. Unless you are eligible for the sliding scale fee discount program. No clients will be denied access to services due to inability to pay.

Sliding Scale Fee -Clients may qualify if they:

- Are not eligible for CMH funding- This does not override CMH-determined cost share requirements.
- Are uninsured or underinsured
- Demonstrate financial hardship
- Have household income at or below 400% of the Federal Poverty Level (FPL)

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## Required Documentation

Clients must provide:

- Most recent federal tax return **or**
- Two recent pay stubs
- Proof of public assistance (if applicable)
- Household size verification
- Completed Financial Hardship Application

If documentation is unavailable, self-attestation may be accepted at administrative discretion.

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## Sliding Fee Schedule

Fees are based on current Federal Poverty Guidelines and reviewed annually.

### Sample Fee Structure

Here's a complete set of the **2026 Federal Poverty Guidelines** that applies to **Saginaw, Bay City, Michigan** (and everywhere else in the continental U.S.) for **100%, 138%, and 200%** of the Federal Poverty Level by household size:

### Sliding Fee Nominal Fee Schedule – 2026 (Saginaw Psychological Services)

Household Size	100% FPG (≤)	101–138% FPG	139–150% FPG	151–175% FPG	176–200% FPG
1	\$15,960 → \$10	\$15,961– \$21,987 → \$15	\$21,988– \$23,940 → \$20	\$23,941– \$27,930 → \$25	\$27,931– \$31,920 → \$30
2	\$21,640 → \$10	\$21,641– \$29,863 → \$15	\$29,864– \$32,460 → \$20	\$32,461– \$37,870 → \$25	\$37,871– \$43,280 → \$30
3	\$27,320 → \$10	\$27,321– \$37,702 → \$15	\$37,703– \$40,980 → \$20	\$40,981– \$47,810 → \$25	\$47,811– \$54,640 → \$30
4	\$33,000 → \$10	\$33,001– \$45,540 → \$15	\$45,541– \$49,500 → \$20	\$49,501– \$57,750 → \$25	\$57,751– \$66,000 → \$30
5	\$38,680 → \$10	\$38,681– \$53,378 → \$15	\$53,379– \$58,020 → \$20	\$58,021– \$67,690 → \$25	\$67,691– \$77,360 → \$30

Reviewed – 5/5/2026

6	\$44,360 → \$10	\$44,361– \$61,217 → \$15	\$61,218– \$66,540 → \$20	\$66,541– \$77,630 → \$25	\$77,631– \$88,720 → \$30
7	\$50,040 → \$10	\$50,041– \$69,055 → \$15	\$69,056– \$75,060 → \$20	\$75,061– \$87,550 → \$25	\$87,551– \$100,080 → \$30
8	\$55,720 → \$10	\$55,721– \$76,894 → \$15	\$76,895– \$83,580 → \$20	\$83,581– \$97,510 → \$25	\$97,511– \$111,440 → \$30

For each additional household member beyond 8, **add \$5,680** at 100% FPL, **\$7,554** at 138% FPL, and **\$11,360** at 200% FPL (approximate values).

### Notes

- These figures are **annual gross income limits** used nationally to determine eligibility for various assistance programs (Medicaid/CHIP, ACA subsidies, SNAP, etc.).
- **200% FPL** often appears in eligibility rules for cost-sharing reductions and subsidies under the Affordable Care Act.
- In Michigan under Medicaid expansion, the cutoff for expansion Medicaid is typically **138% FPL**

### Covered Services

Sliding scale may apply to:

- Individual psychotherapy
- Family therapy
- Group therapy
- Case management (if applicable)

Medication management fees may be adjusted separately depending on prescriber agreements.

### Duration of Eligibility

- Approval valid for 6–12 months
- Reapplication required annually
- Clients must notify SPSI of income changes

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### Payment Expectations

- Reduced fees are due at time of service
- Payment plans may be arranged
- Services will not be abruptly terminated solely for inability to pay
- Clinical decisions remain separate from financial status

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## **Non-Discrimination**

Services and discounts are provided without discrimination based on race, color, religion, sex, gender identity, national origin, disability, age, or other protected status.

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## **Policy Review**

This policy is reviewed annually and updated in accordance with:

- Federal Poverty Guidelines
- State of Michigan regulations
- CMH contract requirements
- Ethical standards of professional licensing boards

## **National Health Service Corps Participation Policy**

This practice supports clinician participation in the National Health Service Corps Loan Repayment Program. The clinic agrees to:

- Maintain NHSC site eligibility standards
- Maintain a sliding fee discount program
- Ensure services are available regardless of ability to pay
- Support clinicians in meeting required service obligations

## **CONTACTING YOUR THERAPIST**

Therapists usually do not take calls when they are with clients. Clerical staff will take a message, and your therapist will return the call as soon as possible. Our Saginaw Clinic is usually open from 8:00 a.m. until 6:30 p.m. Monday through Thursday and 8:00 a.m. to 5:30 p.m. on Friday. Our other locations are open 8am to 5pm and/or by appointment. Appointments on Saturday and Sunday are available with some therapists, but calls will not be answered by clerical staff.

If you cannot reach your therapist and it is an emergency, we suggest you:

- 1) Go to the nearest hospital emergency room and request a psychiatrist, psychiatric resident, or on-call physician.
- 2) Call the appropriate county hot line:
  - i) Saginaw County Crisis hotline (989) 792-9732
  - ii) Bay County Crisis hotline (989) 895-2300
  - iii) State of Michigan Crisis hotline 988

## ENDING TREATMENT

### *VOLUNTARY DISCHARGE*

Termination (ending of treatment) cannot be avoided. This can be an important part of your work. Termination can be initiated by you or your treatment provider when one of you feels it is best for you. Because this is an important part of treatment, it may take several sessions. Termination includes reviewing your goals and progress. During termination, you and your treatment provider will make a plan for after you complete therapy that might include follow-up appointments and referrals or other services. You and your treatment team will agree to and sign the plan, and it will be put in your file.

At times, it becomes necessary to transfer clients to different treatment team members (e.g., therapist moving, becoming ill, conflict of interest etc.). We will make this as easy for you as possible. We will attempt to tell you before this happens and allow you to discuss it with your treatment team.

### *INVOLUNTARY DISCHARGE POLICY*

Sometimes, clients may be discharged from SPSI without their agreement. Reasons for such involuntary discharge are:

- a) Acts of violence or threats of violence against staff or other clients of the Clinic.
- b) Failure to maintain scheduled appointments for two weeks or regular contact with this Clinic for more than 30 days.
- c) Failure to remain current with agreed-upon payment plan on outstanding client balance.
- d) Failure to work toward treatment plan objectives.
- e) For group therapy members, failure to maintain the confidentiality of other members of the group.

If involuntary discharge does occur, your treatment team will notify you in writing. If the involuntary discharge is based on threats or acts of violence, you will be referred to appropriate alternative services.

**You have the right to appeal to the Executive Director regarding a discharge you feel is unfair.**

Upon admission for services, you will be asked to sign an Informed Consent to Discharge and/or Program Rules explaining this policy.

## TREATMENT EVALUATIONS & FOLLOW-UP

We want to give you the best treatment possible. So, it is important that each therapist keeps track of how good his or her work is. We ask that you complete evaluations of services. Some of the evaluation types are giving them out at the office, calling you on the phone or mailing you a survey about our services that you will complete and return to us. This survey will help in two ways: 1. It will give us information about the quality of the treatment you got from an SPSI staff member(s) and 2. It will give us information about your progress after you left treatment.

You may also be asked to complete a client satisfaction questionnaire or survey during treatment. Please be sure to share with your treatment team and/or his or her supervisor any feedback you may have.

If you have been mandated to treatment, this follow-up may be a requirement.

## **Complaint Procedures**

**SPSI is committed to supporting the dignity and individual rights of the clients we serve. Your treatment team cannot abuse you physically, sexually, or psychologically. Your treatment team cannot abuse any power they may have over your money or assets. Your treatment team cannot use physical discipline toward you. Your treatment team also cannot harass you, humiliate you, threaten you, or take advantage of you.**

If you are not satisfied with any part of the treatment or any part of your relationship with SPSI, please talk to your treatment team about it right away. If your concerns are not managed, it may make your treatment harder and less helpful. If you do not feel comfortable talking about your concern with your treatment team or are not able to work it out with your team, please contact your treatment team's supervisor. You can do this by contacting SPSI and asking to speak with your team's supervisor. You can fill out the Client Complaint form on the last page of this handbook at any time. You can also tell any SPSI staff member about your complaint and he or she will fill out the Client Complaint form. Your team's supervisor will investigate your complaint, and your complaint will be investigated fairly and confidentially. Leadership such as the Chief Operating Officer (COO) and the Chief Executive Officer (CEO) are available by phone at 989-799-2100.

## **ADDITIONAL POINTS**

At SPSI we are health care professionals and must behave in an ethical way. We follow the ethical guidelines and principles of the professional associations we are members of. In part, this means that your treatment team cannot be your friend because it would cause problems in treatment. It would also go against the ethical code of ethics we follow.

The professionals at SPSI are licensed and trained in counseling, psychology, marriage and family therapy, social work, psychiatry, and speech and nursing services. The professionals at SPSI are not trained in law, accounting, specialized medicine, or any other profession and cannot provide those services. **If SPSI cannot provide the services you need, we will refer you to a place that can.**

## **ACCESSIBILITY**

**SPSI services cannot be limited or denied based on age, gender, race, religious beliefs, ethnic origin, location of residence, marital status, sexual orientation, or criminal record that is not related to present level of danger.**

## **CRISIS PROCEDURE**

Saginaw Psychological Services, Inc. has a no hold policy. Employees are not allowed to restrain clients in any way or use any type of force. If a situation arises during which a client becomes a danger to himself or others, 911 will be called immediately. Until the police arrive, all efforts will be made to reduce any potential harm to self or others.

## **RESTRICTION/SAFETY ISSUES**

SPSI places no restriction on the rights or privileges of clients due to violation of program rules or failure to demonstrate progress in treatment.

SPSI has a no smoking policy which is strictly enforced. Clients are not allowed to smoke within the Clinic. Clients are to smoke at a minimum of 100 feet away from the building or in designated smoking locations.

Weapons and/or illicit drugs are not allowed on site. Clients and their guests are requested not to enter the Clinic under the influence of alcohol or illicit drugs. Your safety, as well as the safety of other clients and Clinic personnel, is a primary consideration. Should a safety or transportation issue arise, it will be addressed immediately.

SPSI has exit signs throughout the building that identifies the emergency exits if there is a need to evacuate the building due to a fire or other emergency. SPSI staff are trained in evacuation of the building and will assist you. They also know where fire suppression equipment and first aid kits are located and can assist if there is a need for any of these items.

Please bring any concerns regarding your safety to the immediate attention of the nearest SPSI employee. **If you feel unsafe for any reason, then please notify SPSI personnel immediately so we may take the**

**necessary steps to ensure your comfort and safety.** This may include walking you to your vehicle. Please note that the lobby is monitored by video camera.

We ask that you please be extra careful in the parking lot during wet, cold, snowy, or icy weather. Our staff is happy to assist you to your car if you feel unsure of your footing.

### **PSYCHIATRIC ADVANCE DIRECTIVES**

An "Advance Directive" lets you choose ahead of time how you want to be treated if an illness makes it so that you are not able to make choices in the future. **You have the right to give your treatment team instructions about the kind of treatment you wish to get (how much, how long, etc.).** This includes your right to accept or refuse restrictions, medical treatment, or medication. You and your treatment team will work together to make a Crisis Plan with Advance Directives if hospitalization or other residential treatment is needed or there is a crisis where you need help with regular tasks. You also have the right to choose not to create a Crisis Plan with Advance Directives.

### **LEGAL ENTITIES**

If you need legal help with housing, social services, or family law problems, one resource you may use is Legal Services of Eastern Michigan (989-755-4465). Their office is located at 320 S. Washington, Saginaw MI. They are on the third floor.

### **CODE OF ETHICS**

SPSI's code of ethics is available for you to read if you wish to do so. Please ask the front desk for a copy. It contains the general ethics guidelines that apply to SPSI and its therapists.

# Client Complaint Form

You can write your complaint here yourself, ask someone on staff to help, or ask another person you trust, including your guardian if you have one. You may turn this complaint to any SPSI staff member or by mail or fax. Please retain a copy for your records.

Today's Date: \_\_\_\_\_

What is the problem? When did it happen? (Use the back & additional sheets if you need them).

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What needs to happen to solve your problem?

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Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Phone: \_\_\_\_\_

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You may contact your Privacy Officer by calling (989) 799-2100 or faxing (989) 799-2637.

FOR OFFICE USE ONLY
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Date complaint received: \_\_\_\_\_

Received by: \_\_\_\_\_