

TERMS OF BUSINESS

Fees

Fees vary depending on the type of service provided and the funding arrangement in place. For self-funding patients, the applicable fee will be discussed individually and confirmed in writing before any appointments are booked or before a regular therapy arrangement begins.

For insurer-funded patients, fees are subject to the relevant insurer's agreed rate, authorisation, and policy terms. Different insurers may reimburse at different rates. Any policy excess remains payable directly by the patient. Sessions not authorised or covered by the insurer are also payable directly by the patient. Any fee difference between an insurer-authorised rate and my usual fee will only be charged where this is expressly permitted by the relevant insurer's policy and provider arrangements.

To enquire about availability or to discuss fees for assessments, consultations, therapy sessions, or supervision, please use the contact form:

<https://www.draurorafalcone.com/contact>

I do not currently offer lower-fee appointments.

Missed or Cancelled Sessions

Once we agree on a regular weekly session time, this slot is reserved specifically for you and is not routinely offered to other patients.

I require at least 48 hours' notice for any cancellations or requests to reschedule. Rescheduling is generally not possible and cannot be guaranteed.

Where therapy has been agreed on an in-person basis, all sessions will take place in person. Remote or online sessions are not offered as substitutes for missed or cancelled in-person appointments. If you are unable to attend in person, the appointment will be treated as a missed or cancelled session, and the cancellation and reserved-slot terms set out below will apply.

Missed sessions, unattended appointments, or cancellations with less than 48 hours' notice - including cancellations made with a view to rescheduling - will incur the full session fee. Once a session is cancelled, that time may be offered to someone else or used for other clinical or professional purposes. **A cancelled session can only be reinstated if the cancellation was made with at least 48 hours' notice and if availability permits.**

For self-funding patients who wish to retain a regular weekly appointment slot, the fee is payable for the reserved slot, including missed or cancelled appointments, even where notice is given. This includes absences due to holidays, illness, or other commitments, unless we have agreed a different arrangement in writing in advance.

Any variation to this reserved-slot arrangement is at my discretion and must be agreed in writing in advance.

I may not be able to continue holding your regular appointment slot in cases of repeated cancellations, inconsistent attendance, or changes to the agreed session frequency.

If there is no contact or attendance for more than three weeks, and we have not agreed a planned break in writing, I may close the active episode of care. Patients may contact me again after this, but further appointments will depend on my availability at that time.

Billing and Payment

For self-funding patients, invoices are usually issued monthly, at the end of each month. These invoices will cover all sessions held during that month, as well as any missed, cancelled, or reserved-slot sessions payable under these Terms of Business.

For insurer-funded patients, invoices for missed, late-cancelled, or unattended sessions will usually be sent directly to the patient by the end of the week in which the appointment was due to take place.

Most insurers, including Bupa, do not cover missed appointments or late cancellations. These charges are therefore payable directly by the patient and are not submitted to the insurer.

Where an insurance policy excess applies, this will also be billed directly to the patient. Sessions that are not authorised or covered by an insurer are also payable directly by the patient. Any other patient contribution will only be charged where permitted by the relevant insurer's policy and provider arrangements.

Payment is due within 14 days of the invoice date. Payment is accepted by bank transfer only. Outstanding balances must be settled before further sessions can continue. Where an appointment has already been booked before an invoice becomes overdue, I may cancel future appointments until the outstanding balance has been paid. Appointments can only be reinstated if availability permits.

If you are experiencing financial difficulties, please contact me as early as possible so that we can discuss whether a suitable payment arrangement can be agreed.

If payment remains outstanding after reminders, I reserve the right to recover reasonable administrative and debt-recovery costs incurred in pursuing the unpaid balance. Further steps may include referral to a debt recovery agency or issuing a claim through the small claims court. Only the minimum necessary personal data will be shared for debt-recovery purposes, such as your name, contact details, invoice amount, appointment dates, and a brief description of the services provided, in line with data protection requirements.

For commercial clients, including organisations, supervision, consultation, training, or other business-to-business services, late payment may incur statutory interest and compensation under the Late Payment of Commercial Debts (Interest) Act 1998, where applicable. This may include interest at 8% above the Bank of England base rate.

Therapy Contract

Following assessment, we typically agree on a therapy plan. This may include a set number of sessions, guided where appropriate by recommendations from the NICE Guidelines:

<https://www.nice.org.uk/>

For insurer-funded patients, appointments will be booked according to the number of sessions initially pre-authorised by the insurer.

Therapy requires regular attendance and active engagement to be effective. A commitment to consistent participation is important. If you experience challenges in maintaining regular attendance, or if attendance becomes inconsistent, we will explore the implications together and discuss appropriate options.

The therapy plan is intended to remain flexible and can be revised collaboratively as your therapeutic goals evolve, including shifting the focus to new or different areas of concern. Some patients prefer an open-ended arrangement, which can be discussed and agreed together.

Thoughtful planning for ending therapy is important. If you begin to feel ambivalent or uncertain about continuing, I encourage you to share these feelings during sessions so that we can explore them collaboratively.

Therapy Process

During therapy, you may find that your difficulties initially feel more intense, especially when exploring distressing areas that may previously have been avoided. This heightened intensity is usually temporary and often leads to longer-term improvement as we work together to address these issues.

At times, relationship patterns or difficulties experienced with others can emerge within the therapeutic relationship itself, potentially leading to uncomfortable feelings. Such experiences can offer valuable opportunities for therapeutic exploration, and I encourage you to discuss these feelings openly during our sessions.

If your needs extend beyond what I can offer, or if a different type of intervention would be more beneficial, we will discuss and explore appropriate options together.

Social Media Disclaimer

Please note that I do not maintain any personal or professional social media profiles.

Any account, page, or profile using my name is not affiliated with me or my clinical practice.

This statement is intended to protect patient confidentiality and maintain clear professional boundaries.

Acknowledgement and Agreement

By signing below, you confirm that you have read, understood, and agree to these Terms of Business.

You confirm that these Terms of Business have been provided to you for review before signing, and that you have had the opportunity to ask any questions before agreeing to them.

You understand that fees may be payable by you directly, by an insurer, or partly by both, depending on your funding arrangement.

Where applicable under these Terms of Business and, for insurer-funded patients, the relevant insurer's policy and provider arrangements, you are responsible for paying directly any charges for missed appointments, late cancellations, reserved-slot fees, policy excesses, and sessions not authorised or covered by the insurer. Any other patient contribution will only be payable where it is permitted by the relevant insurer and agreed with you in writing before treatment begins.

By signing below and proceeding to book an appointment, you confirm that you wish the agreed clinical service to begin. You understand that the appointment cancellation and payment terms set out above apply to all booked appointments, including appointments booked within 14 days of signing these Terms of Business.

Name: _____

Signature: _____

Date: _____