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Hello Friend,

If you are reading this you have realized that our ability to communicate has reached a new level. Yet, you are wondering how you can use the internet to get your most sensitive questions answered. Is it possible? How does it work? Is my privacy at risk? I pioneered counseling services on the internet 8 years ago. I have been in private practice offering psychotherapy services for over 17 years. Seven years ago there was just one internet newsgroup which devoted itself to exploring the internet as an avenue

for psychotherapy. Most professionals in the field scoffed at this prospect, but guess what happened... In the last 12 months there were 80 million health-related questions asked at search engines.. Of those searches, 40% were about mental health issues. You, the consumer, have demanded that our field be present and available for you on the internet. This continues to be a new way to receive help for most of you. I knew it would be important for you to have an experienced professional offer an orientation to this exciting new way of obtaining help. This guide will give you current information for online counseling and answer those most important questions about seeking this type of care online.

Current Research



It's been interesting to find out through research, my own included, that for those individuals requesting help through online counseling, 68% have never been to an actual therapy session in their lifetime. The implications of this are wonderful. It would appear that the stigma of entering psychotherapy is lessened through the internet communication medium. People report feeling like it is much more anonymous than going to see a therapist. It would appear that the negative stigma surrounding therapy is less of an issue in the virtual world. Those fears of how others may perceive you, or worse yet, how you might judge yourself for needing to go into a therapist's office for help, seem to carry less influence on the internet. This is a very positive quality of the online counseling experience. The research goes on to share that of those individuals that sought online consultation, 64% entered a live therapy relationship after or during the online experience. So, for those of you who have more than a simple question to ask have

learned that it's safe, that you're not crazy and best of all -- Therapy Works! And, finally, in one study a whopping 92% of 452 online clients found online counseling helpful for alleviating their problem. That's a pretty amazing success rate! These research stats and more are available for your review at <http://www.metanoia.org/imhs/results.htm>



WAIT... Before Choosing Online Counseling

Ask Yourself a Few Questions

1. What am I seeking?
2. When I have finished with online counseling how will my life be different?
3. Am I looking for a personal connection or do I simply want information?
4. Would I prefer a male or female therapist?
5. How many questions/issues do I want to address?
6. How much time will it take to have the information I need?
7. Can I get my needs met for free? Here's a few places to try.
 - Ask Me at <http://www.Overcoming-Depression.com> - Through my online form or by signing up for Feeling Great! - a Self-Help email newsletter
 - Dr. Bob's - <http://www.dr-bob.org>
 - Dr. Ivan's - <http://www.psycom.net>
 - WebMD on Depression and many other issues - This is a long one. Copy and paste it into your browser - <http://www.webmd.com> and type in "mental health" in the search box

without the quotes.



Establish Competency

- Anyone can sit down at a computer and tell you they are a professional psychotherapist. Last week I did a search for "online counseling," and found several web sites where people made statements about specializing in depression or anxiety, but made no indication of training or credentialing. Please do your due diligence and don't waste your time or money. One amazing thing about the internet is that it's made a deluge of information available to any of us who care to look. On the down side, the dilution of information, or to put it more directly, information that is simply incorrect can be hurtful. Just because someone says it's true and it's on a website doesn't necessarily mean it's true. Even in my own practice, I tell everyone, "Please think about what I'm presenting. Sometimes I'm spot on and occasionally I'm off target. You have every right and responsibility to form your own opinions" Now, with that said, I also joke with clients, online and off, that sometimes when we're challenged in the correct manner, we can become frustrated and defensive. Your job in this online counseling experience is to make certain that you're working with a competent professional. I will teach you everything you need to know to move forward in confidence.
- Occasionally but not nearly often enough, I will get a call from a prospective online or offline client. They will inquire about my areas of expertise, where I went to college and graduate school, what my credentials are and what they mean. They will ask how long I've been in practice. The call itself begins the relationship too. That's important because the research is clear that the bond between therapist and

client is responsible for 40-60% of measurable improvement. Never be afraid to call a person listed on a website. If they are unable or unwilling to take your call or return it, they either are too busy for you, or don't value your inquiry enough to respond. I ALWAYS respond to calls like these and many times talk a client out of working with me if I see another service that would better serve them.

- Establishing a *trust* relationship on the web can be more challenging than calling an actual office and seeing someone face-to-face. The responsibility for establishing competency lies both in your lap and the professional's. When you visit therapy sites, they should post credentials in an obvious place, making it easy to check their credentials. There should at least be a link to the licensing body for the state so that you may visit the appropriate websites for credential checks. Keep in mind that many of these websites require a call and some even require a small fee to do a credential check. In my state, Indiana, they have recently upgraded the process, so if you go to my online counseling site, <http://www.CounselingPros.com> and click on my license number, you'll be taken to the Indiana Health Professions Bureau. There is a form there where you can enter in my name. Last week I tested it by entering in just my name. It worked fine and there was no charge. They also have a toll free number, which is 1-888-333-7515.
- An example - I am licensed in the state of Indiana as a LCSW (Licensed Clinical Social Worker). Many licensed clinical social workers work as therapists but not all do. On an online counseling site, a provider of online counseling services should prominently list his or her name, credentials and contact information. This is minimally acceptable. In the "About Us" section you will often find more information about the therapist or about the practice, if there are several providers in the group. I now have a staff of 8 and almost always have 1 - 2 graduate interns available to help as well. There is a lot of confusion about what degrees make someone a therapist. I will give a short explanation of those degrees which are often held by therapists --

- M.S.W. - Master of Social Work
- M.A. - Master of Art (Make sure to check what area of specialty)
- M. Div. - Master of Divinity (Make sure this was a pastoral counseling program, not just an ordination program)
- Ph.D. - Doctor of Philosophy -- (Make sure their focus was in psychology) -- often referred to as a Psychologist
- Psy.D. - Doctor of Psychology -- often referred to as a Psychologist

**** M.D.** -- An M.D. who has chose to specialize in psychology is known as a Psychiatrist. Clients are most often confused between a psychologist (mentioned above) and a psychiatrist. Psychologists, unless their specialty was in research, are trained to be therapists. Psychiatrists are not!! That's worth reading again. VERY FEW psychiatrists are trained to do therapy, although some will say they do. Please allow me to empower you not be intimidated and to ask where they received training to do therapy. A psychiatrist is primarily trained to evaluate, diagnose, prescribe and monitor the effectiveness of psychiatric medications throughout your use of them.



Trust is essential. Therapists should not hide behind masks.

- A competent therapist should not hide behind a web page or an email address. Therapists should have their physical world office address posted, as well as telephone number. When possible they should post a picture of themselves as well. Many will not post an email address on the website today, because spammers have built software programs that scour the internet and harvest email addresses to sell to other spammers. I made the mistake on my

<http://www.Overcoming-Depression.com> site and had to literally shut down my email address and create a new one. At the time I was receiving about 6,000 spam emails a day. You could say that was a hard-earned lesson! ;-)

- Another great way to help you right away and to build trust at the same time is to offer articles, free e-courses or an ezine. These all help you become familiar with a therapist's style. It's a try-it-before-you-buy-it approach, which can really help you to make a decision about who you want to work with. As technology moves along, there are ever-increasing ways of doing this. For instance, if you visit my <http://www.CounselingPros.com> site, you will have the opportunity to listen to a recorded audio greeting. Soon you'll be able to listen to live or recorded "Self Help Radio" programs that you can download at your leisure. The new wave this year will be streaming video. Look for this soon on my site as well. A therapist who's serious about establishing a relationship with you will do at least one of the things I've outlined above.
- If you're a customer looking over Dave Turo-Shields' site, and you've checked my credentials, you're halfway there. The next thing to establish is specialty. Look for a therapist's specialty on the site. If you do not see what you are looking for, email the therapist and ask for a resume or experience. Don't be bashful. As I mentioned, I am delighted when a potential client calls me on the phone to check out my areas of competency. Most potential clients do not say it, but I also get the feeling that they call sometimes to see if we are going to be a good fit. Heck, I'd call just to see if they really exist. Some therapists try to do it all. I'm fortunate to have a large enough staff to cover all areas in the therapy spectrum. Those of us in the therapy profession are called to abide by a set of ethics. Part of our ethics is only to practice in areas where we've had appropriate training. If you choose to work with a graduate intern, make sure his or her supervisor has experience in the area you need attention given to.



Keep lookin'!

- __You may also choose to investigate professional memberships and affiliations. I am a member of the National Association of Social Workers - <http://www.naswdc.org> . Unfortunately they have no verification process, but you can form some opinion based on their code of ethics. I am a member of Psychotherapy Finances - <http://www.psyfin.com> , an organization that specializes in researching treatment trends and helping professionals build successful private practices. Look under the "Therapist Directory" heading (Under both Dave L Turo-Shields and Mr. Dave L Turo-Shields) . I am also a member of the International Society for Mental Health Online -<http://www.ismho.org> . Remember that newsgroup I spoke of earlier? This organization sprang out of that newsgroup and sets the standard for the ethical practice of online counseling. You can sign up to join a general discussion group on online counseling or read articles and research documents on internet counseling. They also have a list of suggested principles for online therapists, which is quite good. I abide by ISMHO's ethical guidelines and NASW, of which Im a member of, took ISMHO's guidelines into strong consideration as they developed their own.

How Does Online Counseling Work?



"On today's menu, and hot off the net, we're serving..."



Email Consultation

- Online counseling takes several forms. The most common form of online professional consultation is through the use of email. A potential client will purchase a one-time question-answer email consult or may buy a package of emails based on need. There are usually guidelines for submitting questions, as well as what you may expect in return with each email. Most sites begin by having you fill out a questionnaire, much like you would do when starting an actual face-to-face counseling relationship.



"Hmmm... Let me think about that..."

- One reason I like email consults is that they give me an opportunity to "*sit*" with the

information. In a face-to-face session I have to respond immediately. Most days I'm right on it, but other days I may be fuzzy or tired or simply not as focused as I like to be, and my response isn't top. With email I can take my time, go to my study and pull a book or two on the subject or type a more lengthy response than time might allow for face-to-face.

- Potential pitfalls in email psychotherapy involve turn-around time, privacy and misinterpretation of the written word. A psychotherapist should be up front with their turn-around time for email responses. If it is not clear what the policy is on turn-around time, ask the therapist yourself. There should also be a secondary plan if technology should fail. Technology is wonderful when it works. When it doesn't it can be quite frustrating. I had an online client call a few weeks ago and say that she wondered why I hadn't responded to her online email consult. Before I had a chance to respond she sent a follow up email. She went online and looked through her Yahoo bulk folder and saw that my email had been tagged as spam and was put in there. She noted, as expected, that the date of my email was within my 24-48 hour turn-a-around policy (during the business week). She apologized and we began our work together. There's some irony in the example. Spam filters were created to reduce the amount of time and frustration involved in sifting through spam, looking for those emails you really do want. Now, the filters are so unpredictable, or possibly overly strict, that they're grabbing perfectly legit emails, forcing individuals to go into their bulk folders (once again) and sift through them just like they use to. Go figure. ;-)



Privacy

"Shhhh.... Hold that information please"

- Privacy is another issue facing email consultations. You may rest a bit easier knowing you are forty times more likely to crash in an airplane than have someone hack into or steal your emails. The security issue has been blown totally out of proportion within the context of internet thievery. I can't help but wonder how this hyped up information benefits all the powerhouse software companies like Symantec and McAfee. However, there are concerns to consider. DO NOT, sign up for email consultation using a work email address, unless of course, you own the company. Legally, whatever email you receive at your work email address is *owned* by your employer. It's true, and most individuals do not know this. Use a personal email address or sign up for a free email address through Yahoo or Hotmail.
- A recommendation made by a recent article I read said to encrypt emails having to do with net counseling. Although I think this a good idea, most individuals on the internet become confused when we talk about encrypting messages and stop short of getting the help they need because of their lack of understanding. Current research clearly states that the biggest security threat with email comes from within your own home. Clients who seek help on the net may not tell others in the house what they are doing. Hence, a child or spouse poking around your computer or peeping into your inbox may stumble upon material you would rather not have them looking at. Think this through before you begin the process. Save your emails in a different folder on your hard drive or make it so you have to access your email account through a password known only by you.. If you are familiar with sending encrypted emails then do so. Or go to ZDNet Download - <http://www.zdnet.com/downloads> page and type in "pc security," click "GO" and try out one of the free programs that allows you to lock up certain files/folders on your hard disk. Be careful though, if you aren't at least somewhat familiar with security encryption you could end up doing what I did once a few years ago. I locked down an entire set of folders on my hard drive prior to realizing that the "help" files were inefficient and I couldn't get back into my folders and files. Thank goodness for backups! ;-)

- An online therapist is obligated to protect your records on their PC just like they would lock up a file folder in a file cabinet after your session has ended. This is easily accomplished by password protecting email programs and keeping PCs locked up in their office. It is important for you to know that a therapist is obligated to maintain a record on you when you pursue any type of therapy service with them. In fact, we are obligated to keep your records for 7 years and then we can archive them under lock and key or destroy them.

Roses Are Red...

The written word can be beautifully poetic . . .

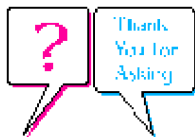
- . . . or extremely confusing. Take my writing style for example. I have the ability to write professionally, but my style leans more towards writing as though I were having a conversation with you. Most who have given me feedback on my style respond positively, but others have difficulty following me. These types of issues can interrupt the digestion of an email response from a therapist.
- On the other hand, therapists who have migrated from a face-to-face therapy relationships to the internet have said that they are often pleasantly surprised to learn about qualities or issues of their clients, that they may not have learned about face-to-face. Read more below.



As client - "Now that you see me, I want you to like me..."

- Research indicates that seeing a therapists face may be inhibitive to the sharing process. Can you believe that! This study was reported in the *New Scientist Magazine*. Adam Joinson compared text-based sharing with webcam/videophone interactions. He found that when there was no visual contact, individuals revealed *four times* the amount of personal information basic text interaction like Yahoo Messenger. Interesting, huh? I assume this means that the more anonymity there is the more honest the sharing is. I can substantiate this over and again in my own online counseling experiences. I have been quite impressed at the direct responses I receive from my online counseling clients, especially when I misunderstand something they are attempting to articulate or give a suggestion that may not fit for their needs. It really helps us to accomplish goals more quickly and efficiently.
- With emailing, in contrast to text chatting online, there is time to consider, write and submit your response. I have found that the chance of misinterpretation is lowest in this form of online counseling.

Online Chat



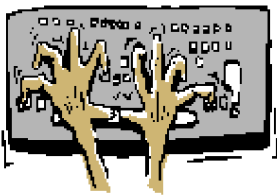
- If you have ever been involved with ICQ, MS Messenger, AIM, Yahoo Messenger or another online text chat program, they are fun. Real time conversation happens in a text window that opens up on your computer when you run the program. You

type your questions or responses, hit the enter key and your response appears in a box on the receiver's screen, under the last statement made either by you or by the other individual involved in the chat.

- One nice feature of chatting is that you can log the conversation. * **One word of warning**: if you are logging online counseling sessions make sure you understand that you increase the risk that someone in your home may see them! However, if you choose this feature in the chat software you are using, you have the opportunity to go back over discussions at a later time and this can yield new insights and learning that didn't occur during the actual conversation. It gives the therapist the same opportunity to look over the discussion and to add remarks later by email or in the next chat.
- There are two ways chatting is offered by therapists. As technology has grown, you can now chat one-on-one or in a group chat, sponsored by the therapist. It will occur at a specific time and day of the week and usually is "topic" focused. Clients sign up and pay beforehand and then sign into a website or they may be emailed a chat ID and then will wait online to be invited into the chat. There are some almost silly, but frustrating problems with chatting in real time. If I am on central time here in Indianapolis and I tell you I am sponsoring a chat on Thursday at 6:00PM is that 3:00PM your time in California? I learned this one the hard way. It was such an obvious mistake to make and I'm a reasonably intelligent man. Nonetheless, I made it. So, always check what time zone the chat will be held in.
- Another potential drawback in group chat (conference mode) is if the chat group is too big. You may not get your needs met through the group chat approach. A good therapist/moderator will set the rules of group chats prior to a session. Often you will read about chat room etiquette on the website before signing up for a group chat. Other times you will be emailed this information before the chat begins. Usually a therapist will take one question per attendee and begin making a

second round, a third and so on, until time runs out. A benefit of group chat is you have contact with the wisdom of others suffering from the same problem and group chats tend to be cheaper on the wallet than one-on-one chatting.

- **1:1 Chat** is the other type of real-time text-based counseling. The main difference here is you get the counselor all to yourself. The current rates in the USA range from \$60 - \$130 on average. Expect to get your money's worth, come prepared! Then, at a pre-arranged time, you and your therapist meet online to have a chat that could last from 15 minute increments all the way up to one hour. Some therapists offer a reduced rate if you go over one hour of time together.
- Some practical issues may get in the way of this type of counseling. For instance, it would be important that both you and your therapist had stable connections to the internet. If you get bumped off line a lot, real-time therapy chats may become a major headache. Although it is reasonably easy to sign back on and get re-connected to your therapist. As of the updating of this book, around 70% of internet users have broadband internet connections. This issue will be mute within the next 3 years.



"Aargh! I can't type!"

- Another simple problem is that of typing speed. Sounds almost ridiculous to mention, but what if you never really took to keyboarding in high school and you

use the famous hunt and peck method? I brought my stepfather into the computer age. I recall the first time he wanted to try instant messaging with me. He's a hunt-and-pecker. It really slowed the process down and was frustrating for both me and him. In your case, paying for every minute, you'll want to squeeze as much value out of your time as you can. Your time may be better spent in an email exchange, where you're not paying by the minute.

- My favorite thing about chat is that it is **immediate**. Some therapy services promise to connect you with a therapist within 15 minutes. <http://www.MyTherapyNet.com> promises, if your situation is urgent, to have you connected with a therapist within 15 minutes. The convenience is wonderful, right in your own home and at a time that works best for you, especially if your situation is urgent. Try scheduling a face-to-face session and have it happen within 15 minutes! Here is a definite advantage of online counseling over face-to-face.

- If you have never used chat software before and you would like to give it a try here are a couple of popular programs:
 - The ICQ program - <http://www.icq.com>
 - The Microsoft Messenger program - <http://messenger.msn.com> . (Word of Caution: Put a piece of gum on the bottom of your shoe! MS Messenger now touts voice and video capabilities.)
 - Yahoo Messenger - <http://messenger.yahoo.com> Now has voice capability.
 - AIM or AOL Instant Messenger - <http://www.aim.com>
 - ** Trillian - <http://www.trillian.cc> offers a program which can talk to all the above.



VideoPhone or WebCam

- Using a videophone or web cam may or may not include use of text windows for communication. Since this form of communication through the internet is the newest form of "talking" to another, it is still buggy. As long as both you and your therapist have a high speed connection to the internet this can be a wonderful way of connecting. I have a cable modem, webcam and microphone, but I would recommend against video unless my potential client had at least the same high bandwidth connection on their end.
- Now were adding more tech peripherals. You have to make sure your webcam, as well as your messaging software is each working and working together. Got that? It gets a bit more complicated, but as long as you've field tested your equipment and software you should be okay. One caveat... remember what I said earlier about individuals sharing much less while there is a visual connection. Can you give yourself permission to share any and all pertinent information while this communication medium? If not, make another choice. You want and deserve the best shot at getting your needs met.
- A drawback... If youre a woman youll have to put on your makeup as well as some clothes for the session. ;-) An advantage of non-video online counseling is that you can do it in your pajamas if you'd like.



SKYPE or VoIP (Voice Over IP)

You may be accustomed to talking to others using your computer. If not, here's how live online counseling happens using the Skype program. If you're new to this, you'll become addicted quickly. We've found the connection and sound quality to be better than a landline and you certainly cannot beat FREE long distance to anywhere in the world! For those of you who are tech oriented, simply download Skype from the link below. Others of you please make sure to read the tutorial listed in step two below and we'll be helping you out in no time at all. I have been using Skype for going on two years. All you need is a microphone and PC speakers. I use a PC headset with a long cord. Skype sessions are just like phone sessions. They are live, anywhere in the world. I must admit, this is my favorite way of having a session. You'll surely like it to.

1. Download the program by clicking here - <http://www.skype.com>. It's free and easy and they guide you step-by-step.
2. Make sure to read the nice tutorial on the Skype site here - <http://www.skype.com/products> . It's such an intuitive program you won't need to read the tutorial, but I did simply because I wanted to learn all I could do with the program.

It's that simple!



The Right "Fit"

My wife is a psychotherapist too. We believe that the right fit is essential to success in the therapy room. Not all clients or therapists believe this to be true. We believe it so much that we have referred clients out, even when we had the appropriate specialty, because we felt there was another who would connect better with the particular client. How can you know online if you will find the right fit?

I encourage you to look for a biography page where the therapist lists items you would normally find on a resume, but there may also be personal items including family and other interests. I track my site statistics and I have noticed many clients go right from my biography page to the order page to begin the online counseling process. I can only assume they get a sense of "fit" as they learn more about me. If the right person is important to you then I suggest taking the steps outlined previously. If you'd like to see an example of a mix between a resume and biography page, look at my newest site <http://www.Coach-Life-Solutions.com>

Other times folks will pick up the phone and dial in, hoping to catch me and chat with me for a few minutes. My phone availability isn't great but I always return my calls within 24 hours (during the business week) and it's especially nice to hear a voice and then have an online counseling relationship with the person as we follow up. I now even offer a 10% discount when you catch me or my secretary away from the phone for the inconvenience of having to wait for a call back.



How Does Payment Work?



Use credit cards.

__Most therapy sites that are serious about helping people online will have a merchant account and offer **Visa, MasterCard** and other credit card payment options (look for the logos). You will have to pay for your session or email consultation ahead of time. The statistics show a staggering number of people will add an online therapy service to their shopping cart but leave the site prior to finishing the transaction. That percentage is around 90%! People hit the road! I find that to be amazing. I buy digital products over the net on a weekly basis and it's all too easy to forget that first internet purchase. It didn't "feel real." And I was worried about giving out my credit card information on the internet. I wondered, "How safe is this, really?"

Many counseling websites now have an integrated credit card processing and shopping cart system on their site. The good news is that you'll never have to leave their site from choosing a service or product, all the way through payment. Just make sure you see that

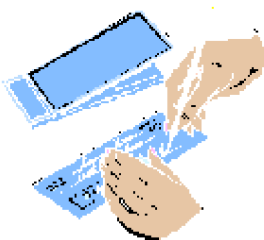
the pages you are putting your vital credit card information into have a couple of obvious things on them. One, look for "https" at the beginning of the URL bar at the top of your web browser. Usually you'll see "http." This is standard, but the "s" added at the end stands for "secure". Additionally, look for the gold lock in the bottom right of your web browser. This lets you know that any information you're giving on that particular website is being encrypted with a high security level.

My brother-in-law, Ron Turo, owns a successful law firm in Carlisle, Pennsylvania. I asked him about using credit cards over the internet. Ron always speaks honestly and responds with absolute confidence when asked questions he knows the answers to. He said if he was going to give out ANY financial information over the internet he would not use anything but A CREDIT CARD. When I inquired as to why he simply said, "Wouldn't you rather have a huge corporation fighting credit card fraud (i.e. - your credit card company) than trying to track it down all by yourself?" Sure enough, when I returned to Indiana from that visit I got out those really boring sheets of paper that come with your credit card. You know, the ones that you need to have a magnifying glass to read ;-). Sure enough, I was liable for the first \$50 of fraud and the credit card company takes it from there. Knowing this can make the choice for online counseling and even online shopping much easier.

So you may want to dig out those old information sheets to read up on how your credit card company will defend you and go after thugs who may abuse your credit card. Or turn your card over and give them a call. Run a scenario past them and listen to what they have to say. In researching information to write this guide I even called a small credit union where I have a debit card. They also said that they would investigate and prosecute anyone found to be abusing my debit card online after I pay an investigation fee of \$25.

Remember, anytime you buy on the net make sure the website where you complete your purchase is a "secured" site. There will usually be some statement about the security of

the purchase page, and you can verify that the security is present by looking for the little gold lock in the lower right-hand side of your browser. What does this mean? Well, it means that those pages may load a bit slower ;-(But that is actually good news, because what is happening is the credit card information you are entering is being encrypted for your safety. I have used <http://www.PayPal.com> to process payments for years because their service and security are beyond exceptional.



Write a check online!

__You can now **write a check** online through PayPal. This also may feel weird at first, though the newest research says that approximately 70% of our USA population has bought now using the internet. I used to pay for a marketing service online by use of a check. You enter in all the obvious information from the check you have in front of you, with the exception of routing numbers. When you write a check online you are expected to enter the routing number. This number is found on the bottom left-hand side of your check. There are two sets of numbers there. One is your checking account number, which you will recognize and the other is the routing number. Once a site has this information, they automatically verify funds and debit your checking account for the check number you entered.

The good news is that processors such as PayPal take you step-by-step through the payment process, using easy-to-follow images to guide you through the entire process. It's convenient to pay by check online, however it does delay services a few days (up to 10 days sometimes), because the processor has to verify that the funds are available in

your account before notifying a counseling site that a purchase has been made. The good news is that verification of funds is getting speedier and I look for this process to be as quick as using a credit card within the next 24 months.

There are a couple of things to remember when using a check online. You will actually want to fill out the check literally, even though you won't be sending it anywhere. This insures you will add it in your register and not forget. It also insures that you won't write a second check using the same check number. It will surely bounce if you do! Also, keep in mind that you must have funds in your checking account at the moment you are finalizing the transaction online, because some payment processors are already able to verify the availability of funds in your account immediately.



"The checks in the mail!"

Finally, traditionally tried-but-true **snail mail** payment should always be available for those of you who don't want to take the leap into virtual online payments quite yet. On my site, <http://www.CounselingPros.com>, you will notice a snail mail option. The only catch is that it will take longer for you to access services this way. As I mentioned it can take 7-10 days for a check to arrive in my mailbox and then another 10-14 days for the check to clear your checking account once deposited. Total average turn-around time is about three weeks. Statistics show that a good number of people use regular mail to make payment for purchases online.



Will Insurance Cover These Expenses?

Not yet! But I look for insurance companies to come online (so to speak) with the online counseling business very soon. WHY? Two reasons:

1. You, the consumer, want the service delivered in this manner and we know it because of the sheer numbers of you looking for answers and professional therapy services online.
2. And here's the big one! It will save them money! Online counseling services are cheaper for the client but are also cheaper for the therapist. Overhead or office expenses are nearly zero for the online therapist, though there are some who pay an online office hosting service a percentage of their hourly charge to run the website and process the credit card transaction for them. This makes it all cheaper for insurance companies to cover these services, which historically can cost much more live than over the internet. In fact, there are now medical procedure codes covering phone counseling and internet counseling. It's only a matter of time before insurance sees the opportunity here. And... This rolls me right into my next topic...

There now exists medical procedure codes for online and phone counseling, but that doesn't necessarily mean your insurance carrier will cover this type of service. You should call and ask your insurer about coverage for online counseling or phone counseling. If they do cover, they may have a provider network they can offer you access to. Otherwise, you'll want to ask if they have "out-of-network" benefits. If they

offer any coverage at all, and then out-of-network coverage, they will also want to know the credentials of the individual you are hoping to work with. Some therapists will even bill the sessions for you. Others will provide an electronic receipt via email and you may send it in for reimbursement.

MINIMIZE THE HASSLE HINT: If you know your insurer reimburses, and you want to mail in your receipts, make sure to call first and ask for the appropriate mental health and/or out-of-network mental health claims address. It's almost always different than the one on the back of your insurance card and it's like pulling teeth sometimes to get them to give these out. Hmm... wonder why?

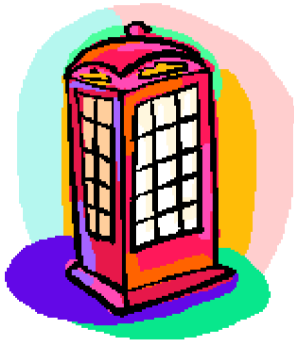


Stretch that money as far as you can with a Flexible Spending Account (FSA) or a Medical Spending Account (MSA)!

Another option to check out if you are in the United States is a flexible spending account. This is an option offered by many employers where you set aside a portion of your income to be taken out of your check before taxes are figured. You can then turn in receipts for medical expenses not covered by insurance and be reimbursed for dependent care, medical costs, prescription fees, dental, vision etc. Be a bit careful estimating how much you'll need. The one catch is that if you do not use the money in your medical spending account, it is forfeited by year's end. I have had several clients turn in therapy

services on their medical spending accounts and they have been reimbursed for my services. There are new hybrid Medical Savings Accounts which allow you to roll over what you don't use in a calendar year. Ask your employer about these services. Here's a great advantage in using these accounts. The amount you set aside prior to the beginning of the next year is deducted prior to taxes, making your taxable income lower and saving you money.

Should You Go With An Individual Site or a Large Hosting Service?



A large hosting service . . .

will be able to cover almost all the specialties in the mental health area. You are sure to find a competent counselor through a hosting service such as <http://www.MyTherapyNet.com>. So, what is a hosting service? Think of MyTherapyNet as a large mental health center with 350 private offices. Remember one of the first sections on "Establishing Competency?" If you go with a hosting company (there are a few right now), they do all the credential checking for you. In order to apply for virtual office space a therapist has to submit an application and documents to confirm credentials and liability insurance. That can save you a lot of time and hassle making sure a therapist is legitimate. Simply go to a site, sign up and search for a therapist by

specialty.

If you have a negative experience with a therapist there is more recourse with a large online counseling company. There are "office managers" and "customer service" people that work to make your experience a good one.

There is convenience when going with a large online counseling company. Most will save your credit card information when you initially sign up for an account so that you do not have to do this each time you desire service. Most solo sites require that you re-enter your information each time you sign up for a service.



A small therapist site or live group office which has an online presence. . .

can offer more personalized attention. The site itself will be a reflection of the psychotherapist, at least to some degree. Remember, most therapists aren't tech heads, so some sites you see may be very simple, but will still reflect the person who created it. Large hosting sites, much like a large mental health center, can influence a practitioner's style by stating its overall expectations of the therapy process. This also occurs in the managed care companies that manage the mental health component of your insurance.

Many provider applications from managed care organizations state explicitly that they run a "short-term solution-focused" program. There are brief therapy models but at a large site you may miss out on an incredible tapestry of different therapy approaches. You may get cookie cutter therapy from larger organizations in contrast to a unique approach from an individual site.



Benefits of Online Counseling

1. It's **convenient** for you! It's like a doctor who makes house calls. We all lead busy lives today. Online counseling meets you where you're at, literally and figuratively ;-)
2. It's there **NOW!** I cannot count the number of times a client has entered my office and said, "Boy, I needed to be here last week. Things were a wreck then, but today I'm alright."
3. Online counseling is a **flexible** tool. As I've outlined above there are many choices for you to pick from. And you can buy at your level of need. Many folks have just one important question they would like some feedback on. Taking the time to schedule a face-to-face session, waiting for your appointment time to come around on the calendar, and then breaking away for your appointment time often includes schedule changes, child care issues, travel time, waiting room time and so on. It turns out to be more trouble than many are willing to go to.
4. It's largely **anonymous** for you, and as I referenced in the research, individuals tend to share 400% more information in this manner.
5. Clients **cut-to-the-chase** with ease in online counseling. If something is not working, clients are more apt to assert themselves. The result? We get to the right solutions in a more efficient manner.
6. It's **cost-friendly**. An average price for an email consult on my website <http://www.CounselingPros.com> costs \$49.97. Buy a package of email consults

and the price goes down per email query.

7. We're **handicap accessible** on the net. If you suffer from vision problems or other handicaps that would prevent you from driving to an appointment that limitation is gone with this type of service.
8. We can **reach out** to those who aren't able to leave their homes due to Panic Disorder or other debilitating mental health issues.
9. Email consultations offer the opportunity for your question to be **thought through** and **detailed**, and for the therapist's reply to be the same.
10. Online counseling **breaks through the stigma** barrier, which prevents many from ever seeking face-to-face therapy.

Is Online Counseling And Life Coaching The Same Thing?



Both may tute *your* horn, but. . .

No, therapy and life coaching are two different animals. Though training for coaches is similar to that of a therapist, they're entirely different professions. Currently there are a couple of institutions working to establish national standards for coaching curriculums. This regulation process is vital to bring respect to a field which has tremendous potential. I became a Certified Empowerment Coach (CEC) last year. Also being a therapist, it's been important for me to differentiate one from the other so I can explain

my services to potential clients.

Here is the best way to differentiate therapy from coaching. Therapy assists individuals, marriages or families become functional in all aspects of their lives. The goal is to reclaim lost functionality and often involves healing, understanding the past and family of origin issues. When finished with therapy your life should be "good." In contrast, a coach will take a motivated individual, marriage or family from "good" and empower them to claim an "extraordinary" life.



Online Counseling Is Not For Everyone!

There are a few exceptions when online counseling should not be your first choice.

1. If you are suicidal or considering hurting another you should seek immediate help by calling 1-800-SUICIDE (784-2433) or look at this listing - http://www.allaboutcounseling.com/crisis_hotlines.htm for a variety of crisis hotline numbers.. Please care for yourself. Make the call now!
2. If you are not functional in what you would consider your normal daily routine, such as getting out of bed, going to work, parenting, making average daily decisions and so on, you need to be evaluated by a competent psychotherapist for the appropriate level of care for your situation and/or assessed by a doctor for the necessity of medication. Online counseling is for those who are able to perform in

the majority of the roles in their lives. Sometimes individuals seek online counseling when they really need to be seeing someone live for 2-3 sessions or group sessions a week. Be honest with yourself. If you know your issues are deep; if you've been to at least 2 - 3 other live therapists, online counseling may not be effective for you. Phone counseling may, but only after a thorough screening by a qualified therapist.

3. If you are a teenager you may be able to receive online counseling, but the website should make it very clear parental consent is obtained in these situations.
4. If you have not had a thorough physical in two or more years you need to schedule an evaluation with your doctor so we can rule out a general medical condition before starting online counseling. There are several medical conditions that can present as depression or anxiety symptoms.



Final Thoughts

Online counseling is coming around the bend. I am excited to have been a part of many peoples lives getting better through our work in online counseling. The great majority of these clients have never seen me, except for online pictures, yet the bond we build and the success they experience has been a great treat for me. I receive ongoing unsolicited testimonials about how important our work has been in the lives of so many. As with anything new we will make mistakes, learn from them and the quality of online counseling will continue to go up. Even now, over 97% of those who've experienced online counseling say they benefited and would choose it again. I have worked with individuals throughout the United States and all over the world to improve their quality

of life. It works. It's a great feeling!

I will update this guide as new technology emerges and as I gather new information. That reminds me... I need your feedback. Please send me an email to let me know if I have answered all your questions about this exciting new approach to seeking help. In your email identify whether you are a psychotherapist or someone interested in seeking help. You may reach me at Dave@CounselingPros.com or give me a call at 317-865-1674. I look forward to hearing from you. And by the way, if you catch me away from the phone and have to leave a voice mail, remind me that I owe you a special report on "Success" for having to wait!

Best wishes!

Dave Turo-Shields, LCSW, CEC
"Are You Living An Inspired Life?"
One call could begin the adventure!
(317) 865-1674 USA

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