

Fee, Money, and Meaning: Fee Issues in Private Practice

Ofer Zur, Ph.D. and Casey Truffo, MFT

Ofer Zur, Ph.D.: When we talk about money we really talk about the related issues, that money like time and sex are some of the most focused upon concepts in our culture. Back to 1913, Freud observed that money is a bigger taboo at that time than sex. He wrote, "Money matters are treated by civilized people in the same way as sexual matters, with the same inconsistency, foolishness, and hypocrisy." That's a long time ago and he was right on.

When we look at the issue of, perhaps this triad of money, sex, and time, if I asked you, Casey, or any of the listeners about your relationship to time, relationship to money, and relationship to sex, I probably can surmise all kind of things about who you are, who you are not, what may give you meaning, what may give you a sense of identity. When we look about these three things, money, sex, and time it does define often or express who we are and what identity, and what we provide meaning to, more specifically around money.

Money in this culture is a huge issue representing issues of power, control, love, status, self-worth, sex appeal, fulfillment, and much, much more. Most people I've met never have enough money and never have enough time, and primarily men complain they don't have enough sex. I remember the old sayings that says, "If you don't have enough of what you didn't need or didn't want in the first place, it's applied to money, as well as to time and to sex." It's really not about the amount. It's about who we are and what our attitude towards money is.

Therapists are notoriously clueless and they're phobic around talking about money. We can talk about sex, we can talk about molestation, we can talk about infidelity, we can talk about suicidality, we can talk about death, we can talk about afterlife and anything else, but somehow we often will not address the issue of money, and that makes sense because this is why we chose to go to graduate school in counseling or psychology rather than getting our Masters in Business Administration.

As a culture, we have a big ambivalence about money. In some regards we want more of it but then we talk about, "This person is filthy rich," or we talk about money grabbing. Even the term "charging money" has a certain aggressive quality to it. When it comes to money as a culture has incredible emphasis on it and ambivalent about it, and as therapists we are really not very equipped about it.

My personal story about it is that I came up with a highly socialist family. My mother was a psychologist and my father was a Union Organizer, and the idea was how to help. Every evening or dinner time my sister and I were supposed to report about the good deed we did that day. My mother worked as a psychologist at university in Tel Aviv but she never charged for clients that she saw individually in private practice at home. She gave it a 100% pro bono because she felt she was paid by the university and someone from the ministry of education and she charged nothing.

I remember that for me to start charging clients, it was almost betraying the legacy of my parents. I felt guilty even when it was \$5 in Berkeley or in Boston 30 years ago. Many people asked me, "How did you get to this place that you are not concerned about asking?" whether it's \$200 an hour or whatever my fees are, but it took a lot of work, it took a lot of consciousness, understanding about my relationship to money. What was my guilt about charging? Where does it come from? What is my calling? How do I want to live? How I don't want to live?

Each of us has a story about our relationship to money which goes along with the culture at large. For the therapists who are listening to that it would be good to get into your own personal mythic story about a personal mythology of my friends and kin called personal mythology around finance, around money. What is your relationship to money? It would be a very, very good place to start, because I spent years in therapy and consultation to try to overcome the sense of guilt. As many people commented, I did a very good job overcoming the sense of guilt and it's very true.

People call me for consultation this morning. I did two consultation and did not hesitate to charge \$350 for ethics consultation for an hour each. But I went a long way from the guilty feeling of charging even \$5.

We need, when we talk about fees we need to look at the whole issue that many of us believe that profit is inherently incomparable with care, that we came to our vocation, to our calling as therapist but we don't own the sense that we're entitled to earn a lot of money, primarily, I can imagine due to some kind of personal attitudes that brought us to the profession. Some of us even have been cited as that we're kind of like prostitutes, that we are being paid to provide some kind of form of love. That's kind of an interesting analogy that we can play with that even a little bit more.

More specifically about ways that we can structure fees and therapy and I would like to talk about structuring fees at the time of crisis, and then we can talk about perhaps how to operate outside managed care. How does that sound?

Casey Truffo: Perfect and then I think somewhere in there I want to talk about some of the emotions that come up.

Ofer Zur, Ph.D.: If I don't attend to that, please feel free to interject it in.

Let's start kind of how do we structure fees in therapy. There are many ways to do that and it is very, very important is we are very flexible. Of course a full fee is the simplest one that we establish in our office policies, that our clients read and often sign before the first session, whatever our full fee is. The full fee has to do with our locale. In LA they'll charge similar to New York and where I am in Sebastopol, probably the fee will be lower. It has to be a little bit locale-related.

Then we talk about sliding scale and this is a very tricky one that I haven't been very successful with doing, because when we start negotiating with clients, what they can afford before we started doing therapy, we are in a place of conflict of interest and they want to prevent the situation sometimes as they have less money, they sometimes don't tell us about an upcoming inheritance or perhaps a retirement bonus. It's hard to know.

I didn't do very well. It's a legitimate way of doing ... structuring the fee, I have a full fee or a very low fee and its \$5 or no fee. I didn't know how to negotiate in middle with new clients, but many people succeed to do it very well. I remember I was traumatized as a young therapist. Somebody negotiated with me for 5 sessions, which took us to a very low fee, and then I found out a week later he went to Hawaii because he came into some money, but it never came up with the conversation. I stumbled over that a few times and to this day I'm not negotiating very well.

Then the third arrangement is no fee and definitely many of us, if not most of us, have some commitment to give some pro bono therapy. It's ethical, it's moral, it's a professional thing to do. People work with insurance companies, a third party payment. I don't. I give my clients a hard copy bill. If they want to put it on their wall, they want to start a fire with that, or send it to the insurance company, it's fine with me.

I don't deal with the insurance companies ever. I have enough high school dropouts around me in other places than to deal with insurance companies is a waste of my time. I just don't.

Casey Truffo: But how do you really feel? (laughing)

Ofer Zur, Ph.D.: I don't do that. Life is much too precious. I do deal with third party payment where the parents pay for children. I have right now at least three clients that the parents are back east or in the mid-west or in California, wherever the parents are, paying the bill. They want to support the 20 or 30 or even 40 year old children, whatever the arrangement is, and sometimes they think that having health insurance and psychotherapy is one fantastic way to support young people (not always young).

I bill the parents directly and unless the client signs a release, I don't talk about clinical issues. I get a release from the client for authorization to bill the parents directly. They don't get a diagnosis, they just get a date of service and the bill. I found out that many parents, baby-boomers, who have the money and would like their 20 year old children to find their calling, to find directions in life, to deal with issues of drugs, etc., are more than happy to pay.

Another arrangement of fees is bartering, and for some reason CAMFT has a very strong statement around it. I have no idea why, but most other professional organizations look on it in a little bit more healthy way. Bartering has been part of humankind much before even there was therapy, before gold or silver. People just traded a goat for a camel and for bread and for rice.

Two types of bartering, I want to talk about. I have articles on bartering online and, as Casey mentioned, I have online courses for CE on bartering. There're types of bartering for goods, when you exchange such as rice or vegetables, whatever it is that you can establish a fair market value for, and bartering for services.

Bartering for services is much more complicated than bartering for goods because they involve dual relationship, because you become an employer of some sort. Before you get into very complex bartering arrangements, probably just give me a call and schedule a consultation.

While I don't start with people on a sliding scale, if they lose their jobs, lose their homes, lose their health insurance, get sick, or whatever other things happens, I do change flexibly the rate of payment. That means I

can start with somebody with \$200 and go down to \$30 or \$40 or \$150, and sometimes I'll go up again. I'll be very flexible with my regular clients or even short-term clients but I don't start with them in the middle, but we end up often attending to life events that they have.

Are you still there Casey and everybody else?

Casey Truffo: I am. I am, I've got lots of questions for you so keep going.

Ofer Zur, Ph.D.: We talk about fluctuating a fee as we go along.

Perhaps a tip of marketing, when people call us, they often ask us two questions. They ask us "what are your fees" and "are you on my managed care panel". These are the two questions that I do not answer at the first part. I go right away to ask them why did they call me? What's important for them? I take it from there. Two questions I do not answer in the first few minutes, I answer later on, are what is my fee, and am I on the managed care panel.

Some red flags about billing and debt, watch out for misdiagnosis in billing, it's a fraud, it's unethical. In this day and age when people are having a lot of debt or in any other time, watch out not to accumulate debt with clients. In some situations it's appropriate. In many situation it isn't. If you made a mistake and allow some debt to accumulate be ready just to forgive it all and to document why you did it. If you're with insurance company watch out. You cannot just forgive the co-pay simply, you need to create a clinical rationale and ethical rationale, and maybe even legal rationale.

The worst thing that I found out as a forensic expert if you're going to call a collection agency, it's a terrible mistake to call collection agencies because you have no control about what kind of systems they are going to use to collect. Are they going to harass the client? Are they going to leave nasty messages? Are they going to show up and pretend to have guns? You don't know what you're signing up with.

Many people once they get the call, the nasty call or not nasty call from the collection agency, decide that they didn't like the service they've got in the first place and you end up with a Board complaint, or even with a lawsuit. My advice would be, if you were dumb enough the way I've been in my life more than once, if you were dumb enough to collect a big bill, a big debt, just forgive it.

I'm embarrassed to say that after the amount of thousands of dollars, how hard it has been for me to learn this lesson, but I learned it. It still happens every now and then but I forgive it. I do not send collection agency. I do not send harassment letters myself. I just say, "Forget it." How do people pay me? Some people pay cash, waitresses and waiters like to pay cash. They just leave it to you like a tip on a desk on their way out.

Many people pay with cash at the time of service, at the end of the session. Many, many people like to pay ... At the end of the month you don't need to write a check but some people cannot manage their budget this way. Then I have a whole group of people that I charge their credit card, very simple to do in this day and age with a PayPal account. 20 years ago it was close to impossible for everybody to do credit cards.

If you have a high school dropout at home or a teenager, they can set you up on a PayPal account in probably 30 seconds. You can charge a card, you may end up paying 3%, but that's okay. Again, watch out that you are not joining people in accumulating more debts with a credit card. Make sure that you are not contributing to the problem of debt when you charge their cards.

Casey Truffo: Can I challenge you on that?

Ofer Zur, Ph.D.: Of course, please do.

Casey Truffo: Is that not infantilizing the client? They have a relationship with their credit card processor and that is how they manage their finances. If we are therapists, are we supposed to be their financial manager as well?

Ofer Zur, Ph.D.: It's up to the clients, when you say they, there are probably 2,000 ways that people view money and when I work with a CEO he doesn't have a check book. He doesn't have cash. He just has only a credit card.

Casey Truffo: No, I was responding ... maybe I misunderstood you, I thought you said, "Make sure that we're not contributing to the debt of our client."

Ofer Zur, Ph.D.: Absolutely, we need to make sure that if we have a client, one of the presenting problems or what comes up in therapy, is that they have already \$50,000 in debt and they are paying 20% on that, and they come to us and pay with a credit card, we are just colluding them. It's like giving heroin to a heroin addict. We need to act responsibly. It's not infantilizing, it's seeing the clinical vulnerabilities and attending to that.

Casey Truffo: I agree with you if we indeed take it and use it as a clinical issue.

Ofer Zur, Ph.D.: It's combined, it is a clinical issue. We cannot separate it.

Casey Truffo: You and I agree on that to the max totally, but what I was saying is I didn't want to not bring it up with a client and then not charge them on a credit card because I'm, in my own head, deciding for them.

Ofer Zur, Ph.D.: We don't want to do that. As I've said each client has their own way to relationship to money but that is they want to add it to \$50,000 or \$100,000 they have on credit card, I would not do that but I'll definitely make it a clinical issue. What other ways do we need to structure the fee? Do they need to be referred to somebody? But I will not give a drug to a drug addict.

Casey Truffo: Got it.

Ofer Zur, Ph.D.: It's definitely a clinical, ethical, and management issue all combined and each client will have a different clinical presentation that we need to tie to them. Some people don't want to talk about money, some people need to talk about money, and of course then comes the whole idea, "Can people afford us or not?"

Again, it's a marketing issue that you, Casey, know so much about and you have attended to that so well. The answer for that, "Can people afford us or not?" It depends on what's important for them. Is it important for them how to parent a child? Is it important for them to keep the marriage together?

A couple called me a couple of weeks ago and they say at the end of the introduction on the phone, they say they cannot afford it. We continue to talk but they understood that if they get a divorce they're not going to have a house, but they cannot afford me because they have a mortgage. But if they're not going to fix the marriage, they cannot afford to have another house, even rental, they're going to lose the house. Suddenly therapy becomes much more important than mortgage in some regard.

Each client presents different picture and how do they prioritize and what is important. In this consumer culture of ours, it's a fascinating question. Sometimes I ask people to bring their budget in to see how do they spend. Does he spend it on cars? Does he spend it irresponsibly on clothing? What is the dynamic? Do they overspend on their children? Help people to think about their lives as manifests through their spending. Then therapy, suddenly it becomes very simple to put a \$200 a

week when you put it in a context next to extra airplane, extra car, extra shirt, extra blouse, extra whatever shoes.

Casey Truffo: Love it.

Ofer Zur, Ph.D.: We help people to think. But therapists, as I said at the very beginning, can talk about molestation and death better than they'll talk about budget because they themselves are a little bit running scared around the issue of money. But if you don't talk about, if it you don't learn how to talk about it yourself, first deal with your own perhaps fear or trepidation, intimidation about money, you won't be able to help others around this issues.

We need to deal with it, especially now around this financial crisis, which is really a financial crisis, is a crisis of consumerism that people do not prioritize and the American idea that more is better and resources are unlimited, and on top of it is we're entitled to these unlimited resources. How do we challenge these myths that are so profound with this culture?

I climbed Kilimanjaro with my son two and a half years ago. He is now 17. On the way back we went to the Serengeti and we spent some time. At one point we saw a Maasai woman selling bananas by the side of the road and I asked the driver to stop the jeep and we stood there for about 20-25 minutes but it felt like 5 days to him. She sat by the side of the road with three bananas and she was hoping by the end of the week she can sell one for 5 cents.

I showed my son, I said, "This is her attitude towards money, that she'll get 5, 10 cents by the end of the week and she is content." She doesn't feel jipped. She doesn't feel God doesn't like her. She doesn't feel that Wall Street betrayed her. This is how subjective it is, and she doesn't feel that resources are unlimited. You bet she doesn't and she doesn't feel that she's entitled, but she sits by the side of this dirt road for a whole week with three bananas. My son remembers it to this day. I heard him telling it to his friends, the story about this Maasai lady standing there and selling three bananas by the side of the road.

But Americans don't know about this Maasai lady. They just think they're entitled. We need to educate them, perhaps, on what their financial responsibility is. The crisis is not a Wall Street crisis. It's really crisis that you and I and our clients created, with the way we consume and the way we think about money. It's not that easy for us to think about it ourselves, as well as to educate our clients. This is going to take a lot of work.

We talk about death. We talk about collection agents. Collection agencies, remember, don't make it. Watch out loaning to clients or getting loan from clients. Even me as a one who has changed the field around issues of dual relationship, I advise you to be, even Dr. Zur advises you to be cautious about the financial exchanges of loans from therapist or to therapist.

Fee splitting is generally in our field unlike law, real estate, or medicine, and is considered unethical and therefore illegal. Many other professions do not have this kick-back kind of concern, but we impose it on ourselves as we impose many others.

Let's take some questions and then we'll come back in a little bit to the issue of how to deal with the current financial crisis in a more specific way. Casey you probably have 15 to 25 questions.

Casey Truffo: You and I could talk about this for days and for those of you again, please go to zurinstitute.com, click on the Online CE Courses tab and look at some of the CE programs offered by the Zur Institute by Dr. Zur, and if you decide to purchase and you type in "Leadership 88" on the Checkout Form you'll get 10% off. Again, I get all of my CE's here and it's just an amazing stuff and the fun part about it for me is that you do have a lot on money. You just said you have a six-hour course on bartering.

Ofer Zur, Ph.D.: I have a course on fees.

Casey Truffo: Exactly, and I'll tell you, when I read that course, everything in me was like popping around because you know about how making money for therapists and how passionate I am about therapists being able to talk about fees in a way that serves them, and in a way that doesn't frighten them. When I took your course it was just fascinating.

Ofer Zur, Ph.D.: What you have done so well, Casey, is you helped therapists get away from the idea, "Oh there isn't enough money." You and I years ago talked about the online psychics who made millions of dollars at the beginning of the century, to say the least. Also the pornographers and the herbal medicines and alternative medicine. But just think about online psychic making more money that we do in some regard. The myth, the justification that there isn't enough money out there, wherever people are sitting out there, look out the window and see what people drive around and what kind of houses they live in, with all the financial crisis and everything. People have resources, they always had.

But the pornographers know how to reach it. Actually the dentist knows how to reach it as well, to access this, but we don't. Between the psychics, the pornographers, and the dentists with cosmetic surgery now, cosmetic dentistry, and of course talking about the diet industry and the multi, multi-billion industry, the money is out there and people are spending it. But we just never knew, as therapists, how to access it. You have been fantastic in helping people past this myth, that there isn't enough money out there, because the pornographers and the rest of them haven't heard about this myth.

Casey Truffo: I was saying on one of the other calls, that one of my colleagues, Chellie Campbell who wrote the book *Be A Wealthy Spirit...* Somebody came up to her one time and said, "Don't ever run a workshop in December because you can't make money." She looked at them, having been very successful running workshops in December, and said, "I'm glad nobody ever told me that before."

Because it is a myth that people don't have money. I like to think, and I'm curious what you say about this, but when people say, "I can't afford therapy," what they're saying is, "Based on my priority system right now, I don't see the value of that related to the value, the perceived value, that I'm getting from other things."

Ofer Zur, Ph.D.: Exactly, and this is why, on the first call, one of the things that I do I try to get a sense of is what are their priority lists. That's why I don't answer the question of how much it costs before I get a sense of what is their value. Where do they spend their money? I think that most therapists go to "There isn't money out there," because they just have no clue how to deal with money.

Because we went to graduate school for the profession of healing and care, we are almost, in some regard, inherently not in tune with the financial world. It's an effort to most of us to do that because we came to this calling as a caring professional, so it's an effort. It's like teaching Wall Street people empathy. It's hard for us to learn about finance. That's kind of stereotypical a little bit, but probably accurate.

Casey Truffo: Would you agree also that we therapists, have this sense of, "I'm not working as a therapist. I am a human being who's personality is a therapist and therefore it feels a lot like I'm not doing anything, so why should I be paid for it?" I hear that a lot.

Ofer Zur, Ph.D.: I haven't heard that much, but I think that people do identify themselves as healers, as therapists, as psychologists, as counselors, and they're just

identified as a calling and vocation and occupation but just do not know how to translate it to money. I know they have the feeling that it's kind of, "We bring our humanity into therapy," but I think that most people that I have encountered they identify themselves professionally very clear, "I am a therapist. I am a healer. I am ... This is my vocation, my occupation."

Casey Truffo: We do have a couple of comments on the Instant Teleseminar coming in saying you were just so right, and there was one that was really precious where this counselor actually from Australia was saying that he was, just last night, talking to a client about the sexual fantasies, the client's sexual fantasies and longings that have never been realized with his wife. Then when he went to pay the counselor didn't have enough change because he was paying in cash and he said, "I noticed how uncomfortable I felt and the dilemma as to whether I should ask him to give me more in credit or for me to be in arrears to him." Isn't that interesting?

Ofer Zur, Ph.D.: A client gets a sense when we don't feel very comfortable in situations and it creates a sense of un-safety for them and this is why I think therapists, with your programs, my program, just need to get challenged the same way that I had to challenge when I felt guilty for charging \$5 an hour. I felt I was betraying my mother but I needed to work on it, then I admitted to myself something is skewed in my thinking about it. If this is my calling and I'm going to make my calling my occupation, I need to be able to develop new relationship to money.

Casey Truffo: Yes, exactly.

Ofer Zur, Ph.D.: But without tackling it, again, with programs like yours and mine, there are not too many of them out there, is that we've come to help therapists come to term with this business of therapy.

Casey Truffo: There's a question coming in and I'm balancing the answer but I really want to hear your step first and that is, "When and how do you feel about raising fees?"

Ofer Zur, Ph.D.: I raise fees regularly on my long-term clients. I have some clients that I've been seeing now since 1988 or even earlier in the psycho system. I'm kind of three or four generations into these few families that I see intermittently long-term. When they come back, they usually come back into a new rate.

I hope people know what intermittent long-term therapy is, kind of when you see people throughout their life cycles. Sometimes you see them at

the beginning for a year, once or twice a week, or for a few months and then later on you continue to see them every year, every other year, sometimes for one session, sometimes for a couple of months, whatever their concern is.

I raise fees for people that I've seen for a while every couple of years, every two or three years and sometimes I don't. It depends on the situation and the relationship. It really varies from client to client, but I'm not afraid to raise it a couple of years later. I don't raise it by \$50 a couple of years later, but I raise it by \$5 or \$10, small increments.

Casey Truffo: It's interesting because in one of the classes that I took from the Zur Institute on money there was an article there, I'm not sure if it's still there, I'm betting it is, on raising fees. There was a study done a while back that said that when you raise fees for existing clients you can cause a therapeutic break that you don't even really know necessarily.

Ofer Zur, Ph.D.: It's so true because as we said, it kind of depends what the clinical presentation of the client is and hopefully our skill, our capacity to bring the clinical complexities of money. I've been called a prostitute when I raise money, because suddenly the issue of money became pertinent. They didn't mind I prefer the check every week and then when I raised it, it was an incredible sense of betrayal and seen as a prostitute rather than a therapist, and it was a rupture.

But a lot of things can cause ruptures. We need to be clinically in tune not to do it very abruptly. In this kind of situation, you better bring it up by the first of the year, a couple of months ahead of time. With some people it will be, "I'm going to raise my fee, do you have any thoughts? Do you have feelings about it? What does it mean?" It's definitely, fees are clinical issues as well.

Now some people wouldn't spend half a second about raising the fee. They say, "Oh, I've been expecting you to raise it for the last two years. I'm not sure why you're so slow in that. I mean, you're behind time". You need to know who to bring it up with and who not to. For example, in the first session, some people I learned, in the wine country, got offended for me telling them what my fee are. I remember somebody probably 15 years ago barked at me, "I didn't ask you what your fee are." "Woa! Okay, so I need to learn."

Now they do get the office policies ahead of time, before they come to the first session, so they know what the fees are. But I learned that I don't bring it up in the first session if people don't ask or I don't find it's

appropriate, because this guy thought it was just completely inappropriate for me to bring it up.

Casey Truffo: And for a certain disciplines in certain states that is actually a law that -

Ofer Zur, Ph.D.: No, I said it, they will know ahead of time. They'll be notified. There'd be an inform consent but there's no law saying you have to verbally say it on the phone call. They get it on my office policies, which spells out the fee structure, that's good enough. That's informed consent.

Casey Truffo: Exactly, as long as they know it.

Ofer Zur, Ph.D.: They always get it before they come into the room, whether they get it via email in the attachment, they get it via fax, I mail it to them, or they come 10 minutes earlier to read it and to do the bio before I see them. They always sign the office policies, which is part of my clinical form online that you mentioned earlier on part of the products that I sell, and they come to the first session after they read it, if they bothered to read it but I don't need to do it on the phone.

Casey Truffo: Exactly.

Ofer Zur, Ph.D.: Again, I'll be flexible, some people I will, some people I won't and hopefully I know the difference. If I don't, I'll pay the price probably.

Casey Truffo: It's interesting, because this is one of those things where we're different in that I don't raise my fees. If people come and go then there's a good chance they will come in at a new rate, but if I have somebody long-term, I would say only 5 times in my career have I raised somebody that's there for a long-term.

Ofer Zur, Ph.D.: I have people scolding me for not raising the fees. They thought very poorly of me.

Casey Truffo: Maybe that's something I should reconsider.

Ofer Zur, Ph.D.: Absolutely, I think it all depends what ... As you know Casey, the word "never" appears only around ... What do we say, is it okay sometimes to be naked with a client? You cannot say even "never" to that because if you bumped into somebody in a small town gym, in the locker room there can be ... You don't have sex with current clients and you don't harm them deliberately, short of these two, there's no "never."

I advise people, "It's okay if you don't feel like in general to raise your fees, this is fine," but make sure that some people it may interfere with therapy. Some business people who continue to raise their fee with their clients whatever services they do and you don't, it may interfere with therapy if you don't. It should be client-based rather than principle-based.

Casey Truffo: I love that. I love that because you're actually, it's the mirror, the base of the two people being able to look back and forth and say that it actually might interfere with therapy by not raising the price because we do need, would you agree, that we do need some model taking care of ourselves with our clients? Don't we owe that to them?

Ofer Zur, Ph.D.: Absolutely. We need to show them how we do it with integrity, with care, with sensitivity. This will be part of the modeling, that we show them help the business behavior. Healthy clients that will notice that we don't do that will think poorly of us and for the right reason. If I see somebody for 10 years for existential therapy about the meaning of life or the meaning of death, whatever it is, and I didn't raise fee for 10 years that would be, unless there's good clinical or financial reason for that, it would be inappropriate.

Casey Truffo: Once again just talking with you, I'm learning more and you've got my brain spinning so I'm very excited, thank you.

We have another question here that I thought is fascinating, it says, "Thank you for your wisdom Dr. Zur. How do you clinically interpret situations in which clients do pay on time? Do you address this as transference? In other words, how do you talk to the client about their not paying on time as a metaphor or symptom of something being out of balance for the client?"

Ofer Zur, Ph.D.: I will talk to the client, according to who the client is. If the client has a pattern of say gauging love by payment or not payment, it's a metaphor that I've used with a man right now who depends how much he likes the woman, he'll go to a good restaurant or bad restaurant, or expectation of sex, whatever it is. We use this metaphor with me when he was kind of delinquent on payment.

Then other people, it may have to do with some transference issues, or other people it may have to do because somebody lost their job. Again and again, I don't do one way with everybody. This is one of the biggest problems that we have, that if the only tool that you have is a hammer, everything else look like a nail. Not all our clients are nails.

Sometimes I'll go into a transference relationship and the meaning of not paying me as it relates to me, to the client and to myself. Sometimes it has to do with the client's relationship to the world, and sometimes it has to do with the client's relationship to losing a job. It all depends.

But I will attend to clients being delinquent or slow in payment. I will not take it unnoticed and I may reduce the fee or even move in this time of crisis, with some clients, I move to no fee and it was so interesting because I felt so appreciated about the no fee that they refer me to other people who could afford me, very fast. Other people, in this time of crisis, I change to every other week.

When people face important financial crisis, as millions of millions of people have been facing in the last couple of years, I attend to that in a very realistic term, non-rigid. Some people need to take a break. Some people need to see me once a month. Some people need to see me for less. Some people are too proud to see me for less so they want to barter. Some people are too proud to see me for less and they want to see me once a month for full fee. Each case is different and I don't have one rule fits all, but it comes out of a dialog with a client that so many therapists are afraid, not equipped, whatever it is, cannot really sustain a good dialog around financial issues and financial possibilities.

Sometimes I tell people, "We're going to change your fee structure because you cannot afford it, but it may take us three or four weeks to figure it out but we are starting as of today. Whatever we come up will be retroactively agreed on." People appreciate it so much, this openness and flexibility, but it's a client-determined. I don't have one rule that I will apply cross-situation.

Casey Truffo: That's interesting because I usually have a rule, and again maybe I should address this, but people could go one session behind in paying me, but if it was to go, if for some reason there was another session, then in my mind we use that as a clinical issue to talk about what was going on.

Ofer Zur, Ph.D.: If I was your client Casey, and you apply this rigid to me while I was moving from house to house and needed to transfer my bank account -

Casey Truffo: Yes, that would be the conversation, definitely.

Ofer Zur, Ph.D.: This would be the conversation.

Casey Truffo: It never goes without a conversation.

Ofer Zur, Ph.D.: Exactly, you'll see that I don't have the money right now and you just give me four weeks but you know I'm good for that.

Casey Truffo: Exactly.

Ofer Zur, Ph.D.: You're being flexible. You don't apply this rule rigidly.

Casey Truffo: Love it. Love it, and then -

Ofer Zur, Ph.D.: It's the context of therapy that we take into account and that's a part of the standard of care. We're dealing with the fee issue, what we want to know from the ethics and from the legal part of you, that you have a dialog, you document the dialog, you give your clinical rationale. Again, watch out with accumulation of debt, definitely just forget about collection agencies.

Casey Truffo: Agreed. To me it's not only the legal and ethical stuff that go along with that, it's just the karma. I blew it by building up debt. Let me just get rid of this, wish this person well.

Ofer Zur, Ph.D.: "I blew it," that's just what I say. I just need to bite the bullet.

Casey Truffo: Every time I have done that, something good has come out of it.

Ofer Zur, Ph.D.: Good, I like it. I like it when we take responsibility good things come up.

Casey Truffo: Absolutely. Now a lady in Lake Oswego asked, "I've set my fees for clients at a lower rate than those in my locale, this is partly because I prefer not to deal with insurance, but mostly because of the economic difficulties for many people. Do I limit my client base if I raise my fees and charge more? Am I devaluating my services?"

Ofer Zur, Ph.D.: The answer is not yes or no. You maybe limiting your client base by starting low. Americans put value on money, so if you charge very low it's like it may be fake jewelry in the jewelry store, it may be a bad refrigerator in the department store, whatever it is, it may be a poor quality sofa. You watch out, if you place it low people may not value it necessarily. It really depends. I don't take insurance and I don't put it low by no means. Just as we've talked before, I just have people reprioritize and see how important it is that your kids will not do drugs. Perhaps seeing me for \$200 a week will save \$40,000 a month in any of the adolescent program in Utah or Betty Ford or whatever it is of the world.

I help people lining it out, as I said before perhaps if you don't take care of the marriage you may end up not having a house, not having a marriage, not having a retirement. Lowering the fee in order to get out of insurance company it's not based necessarily in reality. It's a myth that there is not enough money out there. Go online and put porn into Google and you'll see where the money goes. It's a myth that there isn't enough money. Wherever this lady lives just look out the window and see what kind of cars people drive, and my sense they don't just drive the bicycles where you are.

Casey Truffo: Now I see at Nordstrom's there's the SUV's, the \$50,000 SUV's in the parking lot there.

Ofer Zur, Ph.D.: This is where the priorities are. We are in the business of helping people. But again in time of crisis we do want to be flexible, we do want to be sensitive, and it will pay off.

Casey Truffo: I think as you said that's by person basis not just, "Okay, there's economic climate so I'm going to lower my fees."

Ofer Zur, Ph.D.: Absolutely. It's client by client, but there's a lot of sensitivity.

Casey Truffo: Yes.

Ofer Zur, Ph.D.: As you've said whether it's karma or good referrals it pays off and people will come back.

Casey Truffo: There's a great question here from somebody in California that says, "How much time did it take to change your money issues regarding the "no fee" to the fees you charge today?"

Ofer Zur, Ph.D.: Years.

Casey Truffo: Exactly, me too.

Ofer Zur, Ph.D.: It took a lot of work, because it had to do with just analytic kind of stuff. It has to do with who am I and what were the values that I grew up with. I think the work was much more than money. It was really about establishing my calling and differentiating from mom and dad, not so much with the values but more with the expression of my calling. It was a fantastic piece of work and in some regard I still deal with that these days, not so much about money but sometimes it's hard for me to take success very well and I think it's a residue of that.

I need to look at that but it was a good piece of work about me just growing and I've done it, I don't know with thousands of people by now, these people who just ... like with you Casey, I'm not sure if you do it individually too, you go online with me and you speak for half an hour for the next couple of months, and half an hour a week or every other week and we're going to do exercises and go to free you from these old tapes that restrain us and embrace what needs to be embraced and let go about the other stuff. It was a good psychodynamic work that was much more than money.

Casey Truffo: I was talking with my first business coach and I couldn't charge more than \$65 an hour. She got me up to \$85, I was terrified and -

Ofer Zur, Ph.D.: I think I'm going to get you to \$135, but wait a minute.

Casey Truffo: It's funny because our coaching rates now are so exorbitant compared to back then, but it was terrifying. She was giggling when she was thinking about where I was to where I am now. That's why I wrote the *Be A Wealthy Therapist* book, because so many of us have gone through that place where we worry about ... it's a sense of self-worth, I think for many of us. For me that's what it was. For you it's values with your family. For me it was, "Am I really worth that?" Then when I got it, that it's, like you said, a matter of priorities and what's going on. It's not really about me.

Then this is an interesting one, I thought you would love to hear this one too, "Where do you find fee for service surveys for the areas of the country?" This girl is calling in from Hawaii like, "Where do we find out what other people are charging?"

Ofer Zur, Ph.D.: Just two or three calls around, I mean I don't know, just call a fellow therapist and find out what they're charging. You don't need to do a big survey. It can be a conversation over tea with colleagues. People will tell you what's a full fee and as you and I know 90% of them don't collect the full fee, not even close to that, the average may be half of the full fee. Get a sense of the full fee. I don't know, pretend to be a client and call a few therapists around and see what they charge.

Sometimes some people post it online. You don't need a big survey, Psychotherapy Finance every now and then comes up with a survey and so does CAMFT. I'm not sure if CAMFT has kind of ... I think CAMFT has, their sire have income not necessarily how much they charge but just ask around. It doesn't need to be a big scientific survey and you'll be able to adjust it over the years.

Casey Truffo: I guess my question for this person and I'm saying this respectfully so please take it that way is, why does what other people charge matter to you?

Ofer Zur, Ph.D.: I think it has to do with the fair market value of our thing. I think it is what the market bears. I think it's a legitimate question. It's not how much I wanted to sell my house for, it's not how much I have, it only has to do with the market bears. I think it was a legitimate question, we need to deal with what the market bears, not how much this beautiful diamond is but what is the fair market value of this diamond, of this therapy, of this car. I think it's really fair to be in tune with the fair market value of our services.

I think you are right, that it has to do also with how much you value yourself because you're going to get a range of what the fair market value is, and then you need to place yourself. So both of them are correct you have to acknowledge the fair market value and then to place yourself within this range.

Casey Truffo: I think I would disagree with that in a way. I think knowing what other ... the rest is fine but not necessarily putting it in the range. I define the fee as what you want to be paid for giving up your free time for turning it into the therapeutic relationship and I believe that if you can help the client understand ... if you really understand the client's pain and you can help them see the value of seeing you, that people aren't shopping therapists like cars as a rule or houses. I guess I just slightly disagree with you on that but I think we agree on the idea of the fee needs to be about ... I guess what I'm saying is don't set a fee just because you don't think other people can afford it.

Ofer Zur, Ph.D.: I definitely agree with a lot of that statement, absolutely.

Casey Truffo: I love it when we get going on this stuff.

Ofer Zur, Ph.D.: It's very juicy, and I believe that it is in some regard like cars and dentists. We have a value that we give to people whether they want to be closer to God. Perhaps the biggest thing around fees that we need to mention before we sign off is, I don't use a DSM if I can help it. I use it very little. Because when people want to live better, to love better, to be closer to God, to die better, to deal with a parent's death better, there's no DSM diagnosis for that.

It's completely non-pathological and you agree with that a lot, Casey, that you teach people, you take the positive psychology principle how to live

with more integrity and with more meaning and in a healthy way not just to overcome phobias and anxieties, because some anxiety shouldn't be overcome. They are good fuels to a meaningful life. So I don't use a DSM based as my guiding, for my treatment plan, but it's more of a health model and a lot of positive psychology principles.

Casey Truffo: If people want to do some consultations, you're doing those as well?

Ofer Zur, Ph.D.: As I said already, I did two today, go to my website and find me. You go to zurinstitute.com and write me an email.

Casey Truffo: Excellent.

Ofer Zur, Ph.D.: Be shocked with my prices but then you remember that I spent a lot of years in therapy overcoming my -

Casey Truffo: You're modeling it. You're modeling it for us. I just am amazed at what we've covered here today and, as always, this energizes me so much and for me and for all of the people on the call, I'm not quite ready to sign off yet, but I just want to tell you how important you have been to me in my life, and I know to a lot of people in this call, so thank you for sharing your story and all the wisdom that you give us.

Ofer Zur, Ph.D.: Thank you Casey, you've been such a ...

Casey Truffo: Bless you.

Ofer Zur, Ph.D.: You're such a competent woman much more than I am in many ways here, I think it's fantastic what you're doing and it's just so important and so few people that are doing it right now, you're really, you are in-charge here Casey, whether it's conference, and the books, and the DVD's and all that you do.

Casey Truffo: Thank you, and we're very excited about joining me, I hope, in April for our next Therapists Leadership Conference.

Ofer Zur, Ph.D.: You're really thinking ahead, April, okay.

Casey Truffo: We've got two a year now, April is the Thought Leaders Conference which we're hoping you'll be a part of and then always in October is the Practice Billing Conference.

Ofer Zur, Ph.D.: April, the CAMFT is in April and CPA is in April, so shy ... move away from both of them.

Casey Truffo: They moved their dates so we are close. We are close but we look forward to connecting with you again and again. Go to Dr. Zur's site and check out the free resources on your online center and if you have one piece of wisdom to give people as we close off, what do you think that would be Dr. Zur?

Ofer Zur, Ph.D.: Be brave in the way that you explore in your own relationship to money. Don't hide behind this, "There's no enough money around." Look at your own issues and carry yourself with dignity and integrity that you deserve.

Casey Truffo: Love that. Love that.

Ofer Zur, Ph.D.: Thank you so much.