

INSURANCE & LIFE COACHING / COUNSELING

Health insurance typically pays for the ‘medically necessary treatment’ of an illness, injury, or disorder. That's it.

Health insurance doesn't cover counseling / therapy for the purposes of personal growth and / or self-actualization.

Health insurance does not cover; marriage counseling, premarital counseling, couples therapy, or family therapy solely intended to improve communication and strengthen relationships.

Still incredibly valuable, great coaching / counseling is an investment in your life, and is less expensive than you might think. Sadly, ‘coaching / counseling’ is largely not considered as ‘therapy’, and in turn not considered to be “medically necessary healthcare”.

Health insurance only covers therapy that is focused on treating the “mental health condition” of the patient. If a therapist submits a claim to an insurance company, they have diagnosed you with a ‘psychiatric’ condition, and then represented whatever type of therapy as being “medically necessary treatment” focused on reducing the symptoms.

Many persons do not understand that a psychologist (coach / counselor) is **not** a psychiatrist (medical doctor). Also, that psychiatrists are **not** behavioral counselors; they specialize in **medical abnormalities** which might affect behaviors.

WAIVER, CONSENT & INDEMNITY

All coaching services and communications including information on this website are meant to help you identify the areas in your life and in your thinking that might be of personal concern whether negative or positive. Coaching is not professional mental health care or medical care. If you feel psychologically stressed to the point that it is interfering with your ability to function, please know that a professional ‘mental health’ or ‘medical’ counsellor might be who you need.

By purchasing coaching services from your Percell St Thomass / percellstthomass.com (hereafter referred to as “the coach”), you confirm that you have read and agreed to each statement and that you wish to proceed.

- I understand that the coaching services I receive are **not** offered as a substitute for professional mental health care or medical care and are **not** intended to diagnose, treat or cure a mental health or medical condition. I also understand that the coach is not acting as a mental health counsellor or a medical professional.
- I understand that coaching is, at present, an unregulated industry. I understand that although the coach is certified through a national training / certification board, the coach might not be licensed by a particular state or internationally recognized regulator. I also understand that for all legal purposes, the services provided by the coach may be considered to be provided from all remote locations worldwide.
- I understand that coaching is not a substitute for other forms of counselling, or psychotherapy, psychoanalysis, mental health care or substance abuse treatment, and I will not use it in place of any form of such therapy.

Disclaimer & Waiver

- I understand that all comments and ideas offered by the coach are solely for the purpose of aiding me in achieving my defined goals. I have the ability to give my informed consent, and hereby give such consent to the coach to assist me in achieving such goals and aims.
- I understand that to the extent our work together involves career or business, the coach is not promising outcomes, included but not limited to; increased clientele, profitability, or, success.
- I understand that the coach will protect my information as confidential unless I state otherwise in writing. If I report child or elder abuse or neglect, or threaten to harm myself or someone else, I understand that the coach is legally bound to take certain necessary actions that might breach my confidentiality agreement limited to this capacity. This understanding extends to court ordered information or testimony.

- I understand that the use of technology is not always secure and I accept the risks of confidentiality in the usages of emails, texts, phones, Skype, and other such technologies.
- I understand and agree that I am fully responsible for my own well-being during my coaching sessions, and subsequently, am totally and completely, solely responsible for my choices and decisions, and hereby release, waive, acquit, and forever discharge the coach, all agents, successors, assigns, personal representatives, executors, heirs, and employees from every claim, suit action, and demand or right to compensation for damages that I might claim to have or that I might have arising out of acts or omissions by myself or by the coach as a result of the advice given and or received or otherwise resulting from the coaching relationship contemplated by this agreement.
- I further declare and represent that no promise, inducement or agreement not expressed in this agreement has been made to me to sign this agreement. This agreement shall bind my heirs, executors, personal representatives, successors, assigns, and agents.