



Volume 103/December 2025

# Associated Billing Center's Newsletter

**Exclusively Serving Mental Health Practices**

**Building Our Reputation One Client at a Time** Web: [mentalhealthbillers.com](http://mentalhealthbillers.com)



AMERICAN MEDICAL  
BILLING ASSOCIATION



## A Message from Mona: Welcome, New Year

As the year comes to a close, I want to take a moment to thank you for being a valued client. I truly appreciate the trust you have in us to support your mental health billing needs.

I believe that strong, clear communication is the foundation of a successful partnership. Open communication allows us to better understand your needs, address concerns promptly and provide the level of service your practice depends on. I value this collaboration and remain committed to being responsive, transparent and accessible. Always.

All of us at *Associated Billing Center* wish you a happy, healthy and successful New Year. As we look ahead, we are excited to continue working with you and providing you with the high-quality service and support you expect and deserve. Thank you for being a part of our family.

Warm regards,

Mona



## Associated *Billing Center's* Education Box

>With the New Year upon us, please remember to ask patients if there have been any changes to their insurance coverage.

>In 2026, both Medicare Part A and Part B deductibles are increasing. 2026 Annual Deductible: \$283. Mental health practices should expect a "claim hold" or patient-responsibility balance for the first few sessions of the year.

>Insurance companies do not have a specific billing code for "travel time". In-Network: If a provider is in-network, their contract usually prohibits them from charging the patient "hidden" fees or "gap fees" above the negotiated rate. Charging for travel could be considered a contract violation (balance billing).



Associated Billing Center's mission is to assist you in operating an efficient and revenue positive practice. You may want to consider: Telehealth Parity: Medicare has finalized permanent reimbursement for telehealth at "non-facility" rates (the higher rate) for behavioral health. Annual Fee Negotiation: If you are on insurance panels, 2026 could be your year to request a rate increase. Use data to show your high retention rates and positive clinical outcomes as leverage for higher "Value-Based" reimbursements. Enforce Cancellation Policies: A 10% no-show rate can cost a solo practice \$15k-\$20k per year. Clearly state your practice cancellation policy. Retention over Acquisition: It is 5x cheaper to keep an existing client than to find a new one. Focus on clinical excellence and "between-session" engagement to keep LTV (Long-Term Value) high.



**As of December 30, 2025**, interstate licensure for mental health professionals has reached a massive "tipping point." Moving into 2026, the various compacts are shifting from legislative theory into active, operational tools for thousands of practitioners.

**The Counseling Compact (LPCs/LPCCs)** The Counseling Compact is now the largest and most active expansion for counselors. Total States: As of late 2025, 39 states and D.C. have enacted the compact legislation. However, only Arizona and Minnesota are currently "live" and able to receive applications. Eligibility: You must hold a current, unencumbered license in your "Home State" (where you live) and that state must be a member.

**Social Work Licensure Compact (LCSWs/LSWs)** Total States: 30 states have already passed the legislation, including recent additions like Maryland, Arkansas, and New Jersey in 2025. Applications for multistate licenses are expected to open in mid-to-late 2026. For the first time, clinical social workers in member states will have a "multistate authorization," similar to Psypact (psychologists) allowing them to practice in any other member state.

**PSYPACT (Psychologists)** Total States: Over 40 states and D.C. are now active members. New for 2026: Several states that passed legislation in late 2025 are completing their "onboarding" to the system, making the psychological care map nearly contiguous across the U.S. Note: Psychologists must still obtain their E. Passport from the ASPPB to utilize telepsychology privileges under the compact. An E. Passport from the ASPPB (Association of State and Provincial Psychology Boards) is a secure digital credentials record used in the field of psychology. Questions: Contact ASPPB directly at 1-800-448-4069 or email: [asppb@asppb.org](mailto:asppb@asppb.org)

Becoming a member of an interstate licensure compact—such as the Counseling Compact, PSYPACT, or the Social Work Licensure Compact—is one of the most effective ways for mental health practices to scale revenue in 2026.

## **\*\*Reminder: Permanent Mental Health Telehealth Rules\*\***

- ✓ No Geographic Restrictions: Medicare patients can permanently receive behavioral/mental health telehealth services in their home and there are no geographic restrictions for the originating site (the patient's location). As of 2026, several "Interstate Compacts" have made this much easier than it used to be.
- ✓ Audio-Only Allowed: Two-way, real-time audio-only communication is permanently permitted for behavioral health services furnished to a patient in their home, provided the practitioner is capable of using audio-video technology.
- ✓ Provider Types: Marriage and family therapists and mental health counselors can permanently serve as Medicare distant site providers.
- ✓ FQHCs/RHCs: Federally Qualified Health Centers (FQHCs) and Rural Health Clinics (RHCs) can permanently serve as distant site providers for behavioral/mental telehealth services.



Insurance audits are becoming more precise regarding how therapists track their time. Exact Start/Stop Times: Some payers now require providers to document the exact minute a session begins and ends (e.g., 1:04 PM to 1:56 PM) rather than rounding to the nearest 15 minutes.

### **New Permanent Telehealth Codes**

Several codes that were previously "provisional" have been moved to the Permanent Medicare Telehealth Services List for 2026. 90849: Multiple-family group psychotherapy (now permanently billable via telehealth). G0473: Group behavioral counseling for obesity (now permanently billable via telehealth). Psych/Neuropsych Testing: Most testing evaluation codes (e.g., 96130, 96132) are now officially on the permanent telehealth list.



*Laugh a Little or Maybe a Lot. It's Good Therapy.*

> I was going to quit all my bad habits for the new year, but then I remembered that nobody likes a quitter.

> I've decided to incorporate humor into my New Year's resolutions for stress relief, which mostly means I'm just going to laugh when I fail at all my other goals.

> The "New Year, New Deductible" Special

Q: Why did the therapist cross the road on January 1st?

A: To find a client who had already met their 2026 Medicare Part B deductible.

> A husband says to his wife, a mental health therapist, "There is something lacking in our communication with each other." The wife replies, "Make an appointment with me and we will discuss."

> Ok-We admit this one maybe weak: The therapist said to me, "Your wife has complained that you never buy her flowers, what do you say to that?" I said, "To be honest, I had no idea my wife even sold flowers."

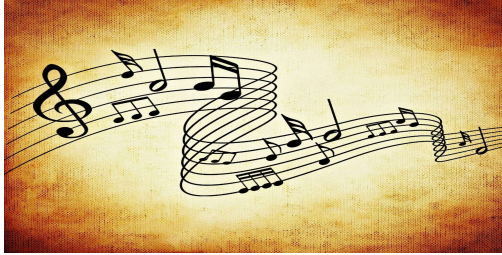
> Bumper Stickers: Honk if you love peace & quiet.

Change is inevitable except from a vending machine.





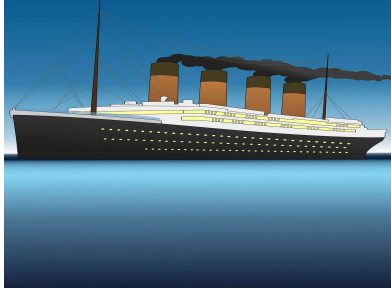
## *STORIES YOU SIMPLY NEED TO KNOW ABOUT*



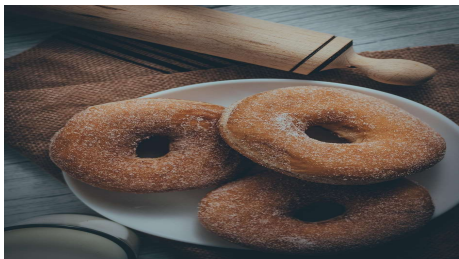
Several major studies published between 2019 and 2025 have analyzed decades of Billboard charts and the shift is statistically significant. Researchers generally agree that pop music has become darker, angrier and more self-focused since the 1970s. A recent study in Scientific Reports (2025) analyzed over 20,000 songs and found that: **Stress Language:** Words related to anxiety, pressure, and stress increased by 81% over the last 50 years. **Loss of "Joy":** The frequency of words like "love" has halved since the 60s, while the word "hate"—once almost non-existent in Top 100 hits—is now a chart staple. **Sonic Changes:** It's not just the lyrics. Major-key "happy" songs have declined, while songs in minor keys (often perceived as sad or tense) have become the default for radio hits. Several sociologists maintain there is a strong correlation between these musical trends and rising rates of depression and anxiety in the U.S.



**Foreign Accent Syndrome:** One of the rarest conditions in the world usually occurs after a stroke or head injury. A person wakes up speaking their native language, but with a perfectly formed foreign accent they've never used before. The Famous Case: During WWII, a Norwegian woman was hit by shrapnel. When she woke up, she spoke with a thick German accent. Her fellow Norwegians actually ostracized her, believing she was a Nazi spy, even though she had no control over how she sounded.



**The Novel That "Predicted" the Titanic:** In 1898—fourteen years before the Titanic sank—author Morgan Robertson wrote a novella called *Futility*. **The Similarities:** The book described a "gigantic" and "unsinkable" British luxury liner called the Titan that hit an iceberg in the North Atlantic in April and sank. **The Numbers:** Both the fictional Titan and the real Titanic were around 800 feet long, reached speeds of 25 knots and lacked enough lifeboats for their 2,000+ passengers.



**Haverhill, Massachusetts.** In late 2025, residents living near a massive new Dunkin' manufacturing facility on Creek Brook Drive began complaining to the city council about an "overwhelming" and "heavy" scent of donuts and fried dough. The facility is a 93,500 square-foot industrial bakery. It currently produces about one million donuts per day for hundreds of New England locations. **The Complaints:** Neighbors have described the air as smelling like a "constant carnival" or "heavy fried dough". One resident stated during a December 2025 city council meeting that the smell had been seeping into his home for two months, making it "distracting" and impossible to escape. **Why It's Controversial:** While many people joke that smelling like a donut shop is a "dream problem", residents argue that industrial-scale scents are different from the smell of a local bakery. They are concerned about particulate matter in the air and the inability to open their windows without their furniture and clothes absorbing the scent of shortening and sugar.



**Exclusively Serving Mental Health Professionals Since 2001**

Thanks for being part of our **A**ssociated **B**illing **C**enter, LLC family. We Never take your business for granted. Never.

**Please check out our website: [mentalhealthbillers.com](http://mentalhealthbillers.com) for our News & Blog updates.**



**A**ssociated **B**illing **C**enter, LLC values client feedback. Please call us immediately if you have a question concerning your account. Your feedback helps to ensure that we are offering optimum service to our clients.

Associated Billing Center scrubs every claim prior to submission for accuracy. Our pass-through rate is 98.1 percent.

***More About Associated Billing Center, LLC***

**A**ssociated **B**illing **C**enter, LLC was established in 2001 to exclusively provide Mental Health billing services to individual and group practices. We are certified as a third-party biller by our State Department of Banking & Insurance. We work as your dedicated back office with the focus on improving your RCM (Revenue Cycle Management) while allowing you to do what you do best – take care of your patients.

***We Can Help! You are Never Alone. Contact us now 1-732-251-4800 | [mentalhealthbillers.com](http://mentalhealthbillers.com) & [mona@assocbillingctr.com](mailto:mona@assocbillingctr.com)***





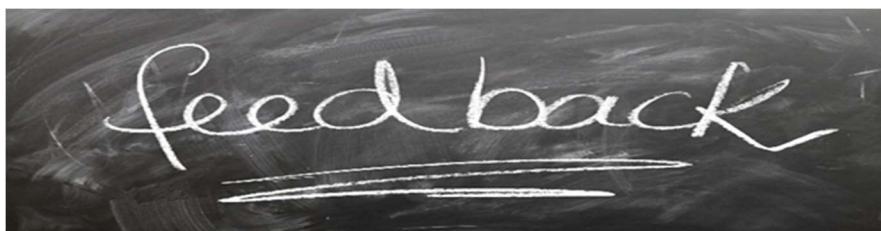
A personal testimonial is invaluable when evaluating a billing service's credentials and its commitment to its clients.

>Hi Mona, you have No Idea how much I have and do appreciate all you and ABC have done for me from the very beginning = and that you continue to do for me. When I read that "you have me covered; don't worry"! I got tears in my eyes! You guys go so far "above and beyond"! I think ABC can also stand for the "Above and Beyond Company"!!!

**Thanks! Thanks, and Thanks! Bethann A. LCSW**

>MONA YOU WERE RIGHT. WHEN I CALLED YOUR COMPANY A LIVE PERSON NOT A VIRTUAL ASSISTANT ANSWERS THE CALL. THAT WAS THE FIRST STEP IN REDUCING MY STRESS FROM MY PREVIOUS BILLING COMPANY, WHICH I FOUND MANY TIMES TO BE DIFFICULT TO CONNECT WITH. THANKS FOR FOLLOWING THROUGH ON ALL THAT YOU PROMISED. HOW REFRESHING. MY STRESS LEVEL IS DOWN! MY REVENUE IS UP!

**Maryanne W. LCSW**



>Mona, it is truly amazing. When you were pitching your services to me and trying to convince me to sign up you described the services of Associated Billing Center. Here is the amazing part. Your company actually followed through on all the commitments you made to me in a preliminary discussion. It is absolutely refreshing to find a mental health billing service that follows through on its advertised promises to potential clients.

**Family Counseling Center**

> Mona, Thank you, Happy New Year to all of you! I'm so happy to continue to work with you. You are SO appreciated. Appreciated more than you know.

**Natalie, LCSW**

> Mona, I received a call from one of your providers telling me how great you guys are and how quickly you work to get any issues resolved. I am thrilled that she provided me with your information. My group practice is running more smoothly and with less administrative difficulties than we recently experienced. And it's true! Whenever I call your company, I always get a live person answering the phone not a voice message. Mona, a great big thanks to you and your staff for doing such an efficient job.

**Ellen & Jim S. Ph.D. Group**

More Actual Client Testimonials

> Finally. Finally. Finally. After searching the web for a dependable reputable mental health billing service, I actually discovered one that delivered on all of its promises during an introductory meeting. What I especially like is that when I call Associated Billing Center, someone actually answers the phone. Mona and her staff are extremely accessible, knowledgeable and always helpful. Managing our group practice is now streamlined and much more efficient. It is a pleasure working with you.

**Ellen W. Psychiatric Nurse Practitioner**

> ☆☆☆☆☆ | The Gold Standard for Mental Health Billing

Partnering with Associated Billing Center has been the single most impactful decision I've made for the health of my practice. As a clinician, my heart is in the therapy room, not in the grueling cycle of claim denials, CPT code updates, and insurance follow-ups. Mona, thanks to you and your team for your commitment to the success of our practice.

**Sydney B. Ph.D. Group Practice CFO**