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Associated Billing Center's Newsletter

Exclusively Serving Mental Health Practices

Building Our Reputation One Client at a Time Web: mentalhealthbillers.com



AMERICAN MEDICAL
BILLING ASSOCIATION



A Message from Mona: Giving Thanks. Expressing Gratitude.

As we move through this time of year, I wanted to take a moment to pause and share a message of sincere gratitude from all of us at Associated Billing Center, LLC.

We are incredibly thankful for your partnership and the trust you place in our services. Our ability to support your mental health practice is made possible by the dedication and hard work of our caring staff members here at Associated Billing Center. They *truly* are the heart of our operations.

On a personal note, I also feel a deep sense of appreciation for the loving and caring family members who surround and support me. Their presence is a constant reminder of the importance of connection and care—the very values we strive to bring to our work with you. Remember, taking time for joy and gratitude isn't avoiding reality, it's a form of self-care that helps you maintain resilience and perspective.

Mona



Associated Billing Center's Education Box

>When submitting your daysheets, it is important to notate only those payments from patients that were *actually* received in your office.

>Providers are required to regularly review and re-attest to their CAQH profile every 120 days to ensure all information is accurate and up to date. If this is not done and you are an in network provider, your in network status will be terminated.

>Important Reminder: If you're planning to relocate your office, it is important that you notify all insurance companies of your change of address in addition to CAQH, the NPI registry and Associated Billing Center. This will ensure claims are processed without delay.

>New Jersey Providers Take Note: Is it illegal for an insurance company to force providers to accept virtual credit cards and refuse to send paper checks in NJ? Short answer: Yes — in New Jersey, it now appears to be illegal (or at least prohibited by statute), for an insurer to force a provider to accept only virtual credit card payments and refuse to send paper checks in many circumstances.

>UnitedHealthcare (UHC) will stop offering its Medicare Advantage (MA) plans in 109 counties across 16 U.S. states with the change taking effect on January 1, 2026. UnitedHealth is leaving the counties but will continue to operate in most states.

Reports indicate that areas with smaller populations and those in states that receive lower federal reimbursement levels for Medicare Advantage plans are generally the hardest hit. The most definitive way for a Medicare member to confirm if their specific plan is being discontinued is through the official notice sent by the insurer.

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



Mental Health Practice Information

Medicare changes for Psychologists in 2026

The American Psychological Association reports that Medicare has updated its fee schedule for psychologists to take effect January 1, 2026. Here are a few examples of the reimbursement changes.

On October 31, 2025, CMS released a Final Rule outlining Medicare coverage and reimbursement policies that take effect on January 1, 2026. Below is a summary of how CMS addressed the policies raised in the grassroots campaign.

For 2026, psychologists will receive an increase in Medicare reimbursement for the vast majority of psychological services. Four codes (96132, 96112, 96170, and 96171) will receive a decrease in reimbursement due to Practice Expense (PE) methodology changes implemented for 2026. CMS did not accept APA's PE methodology recommendations but indicated that they may address our recommendations in future rulemaking. APA will continue to make the case that CMS address the practice expense methodology changes.

Examples of the Medicare reimbursement changes for 2026

CPT® Code 2025 Non-Facility Payment Rate 2026 Non-Facility Payment Rate

CPT	2025	2026	Final Payment Change (%)
90791	\$166.91	\$173.35	3.86 % increase
90837	\$154.29	\$167.00	8.24 % increase
90847	\$102.86	\$109.55	6.51% increase
90853	\$28.14	\$30.39	8.01% increase
96116	\$88.63	\$94.19	6.27% increase
96130	\$117.42	\$123.92	5.54% increase
96131	\$82.81	\$86.51	4.47% increase
96132	\$125.18	\$122.25	-\$2.93 -2.34%
96133	\$93.48	\$97.86	4.69% increase
96156	\$98.98	\$107.55	8.66% increase
96158	\$67.93	\$73.82	8.67% increase
96159	\$23.29	\$25.38	9.00% increase

CMS approved the addition of two new codes to the Medicare Telehealth Services list. They are: Multiple-family group psychotherapy (code 90849) and group behavioral counseling for obesity (code G0473), a common form of intensive behavioral therapy for treatment of obesity.

CMS finalized a policy supported by APA members to move all “provisional” telehealth services, including but not limited to developmental, psychological, and neuropsychological testing services, to the permanent Medicare Telehealth Services list. Social Workers are poised to see an overall increase in Medicare reimbursement for 2026 due to the positive change in the conversion factor and the exemption of most of their services from the new efficiency adjustment.



The latest information on mental health telehealth rules since the government ended the shutdown centers around the temporary extension of Medicare flexibilities and the permanent status of many mental health telehealth services.

✓ For mental health telehealth services under Medicare, this extension: Waives Location Requirements: Through January 30, 2026, beneficiaries can receive services anywhere, including their home, regardless of geographic restrictions (rural areas).

✓ Delays the In-Person Visit Requirement: The rule requiring an in-person, non-telehealth visit within six months prior to the first mental health telehealth service is delayed until after January 30, 2026.

Note: If a beneficiary began receiving mental health services on or before January 30, 2026, they would be considered established and will instead be required to have at least one in-person visit every 12 months starting January 31, 2026.

✓ Allows Audio-Only: Beneficiaries can continue to receive audio-only telehealth services in their homes through January 30, 2026.

The rules for mental health telehealth coverage by private insurers in 2026 are complex because they are primarily governed by state law and, to a lesser extent, federal rules (such as those for Medicare Advantage and group health plans). While Medicare's policies often influence the private market and set a national benchmark, the rules for private insurers are primarily determined by state law and private contract and market practice. For most of the last few years, private insurers have had more liberal telehealth rules than Medicare due to market demands and the pandemic response.

**** 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).
- ✓ 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.



4 Reasons Why Mental Health Practices Lose Money:

In-house staff do not exercise due diligence in collecting co-pays and balance billing patients.

Unclean claims submissions and delay or no follow-up on unpaid claims.

When staff takes a vacation or is absent because of illness, the loss of continuity in the billing process can be extremely disruptive and negatively affect revenue flow.

Your staff may not stay current on swiftly changing insurance requirements concerning mental health billing. A well-qualified and responsive mental health billing service can realistically increase revenue by 23 to 34 percent and is, many times, more cost-effective than in-house billing.



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

>OK-this is extremely weak. How many therapists does it take to change a lightbulb? Just one, but the lightbulb has to want to change.

>"Did you hear about the two therapists who got married?"
"Yeah, they still have to schedule their 'we-time' session every Thursday and the wedding vows were just 40 minutes of validating each other's feelings."

>One mental health professional to another: "How's your self-care going?" "It's scheduled for next Tuesday at 3 PM, right after my crisis intake and before I update my Treatment Plan goals."

Source: Anonymous

>A young woman took her troubles to a therapist. "You must help me," she pleaded. "It's gotten so that every time I date a nice guy, I end up in bed with him. And then afterward, I feel guilty and depressed for a week." "I see", nodded the therapist. "And you, no doubt, want me to strengthen your will power?" "For God's sake, NO!" exclaimed the women. "I want you to fix it so I won't feel guilty and depressed afterward".

Source: Anonymous

>OK-Yes, another weak one. What do you get when you cross a banana peel with a mental health therapist? A Freudian slip.

Source: upjoke.com

>Mental Health Bumper Stickers:

"Therapist on board: I brake for teachable moments."

"I stop for Self-Care."



STORIES YOU SIMPLY NEED TO KNOW ABOUT



Here are a few weird Thanksgiving stories and facts:

The Raccoon Dinner That Became a Pet: In 1926, President Calvin Coolidge was sent a live raccoon from Mississippi to be served as Thanksgiving dinner. Instead of eating it, the Coolidges adopted her and named her Rebecca, keeping her as a family pet.

The Missing Pumpkin Pie Postponed the Holiday: In 1705, the townspeople of Colchester, Connecticut, were so dedicated to their favorite dessert that they actually postponed Thanksgiving because a shipment of molasses (a key ingredient for the pie) was delayed by foul weather.

Exploding Sweet Potatoes: An uncle demanded that his cousin repay a loan at the dinner table. When the cousin couldn't pay, the uncle repossessed the entire bowl of sweet potatoes (the cousin's favorite), took them into the bathroom, flushed them down the toilet and reappeared with the empty bowl.

Grandma's 1965 Candy: A grandmother who survived the Depression and hated wasting food once served her family homemade candy for dessert and proudly announced that she had made it for their father in 1965—not the recipe but the actual candy.

Ozempic, Wegovy, Semaglutides-The Natural Alternative

It may not be quite as effective, but a recent study concludes that shivering can help you burn fat because it is your body's involuntary way of generating heat by burning calories. Shivering activates brown fat (or brown adipose tissue), which is a type of fat that burns energy to generate heat and can also trigger the conversion of white fat cells into more metabolically active beige fat cells. Lean people tend to have more brown fat than people who are overweight and scientists are ever on the hunt for ways to stimulate the metabolization of white fat stores into burnable brown fat.

*Check with your personal medical advisor before stepping out in the cold.



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 for our News & Blog updates.



Associated **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.

More About Associated Billing Center, LLC

Associated **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
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, 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, I am going to keep this simple. It is rare that you discover a mental health billing company that follows through with its promises. You did!

Mary R. LCSW Solo Practice Owner



> 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 small 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. I did not get that with my previous billing service.

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 ABC, 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

>You guys are great. I really mean it. I believe I am like most other groups and individual practices in that dealing with insurance companies is the least favorite part of our job. Your company takes the burden off me and does it so well, invariably coming back with the problem resolved. In addition to this invaluable work that you do, every one of you is also pleasant to deal with and efficient with my billing. Finally, I appreciate how flexible you are. You were open to working with me to develop forms and procedures that suited my practice. **Andy R. Ph.D.**

FEEDBACK

>Working with Associated Billing Center has been a game-changer for our practice. Their team is knowledgeable, efficient, and always available to answer any questions. Billing can be overwhelming, but they make the process seamless, allowing us to focus on our clients rather than administrative tasks. I highly recommend their services to any mental health professional looking for reliable and professional billing support. Here's a bonus: Our revenue has been growing since our affiliation with Mona.

Marie & George F. Ph.D. Owners of a Group Practice