

Associated Billing Center's
Newsletter

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A Message From Mona

Associated Billing Center, LLC Makes Investment

Technology continues to evolve. In order to maintain our status as one of America's leading mental health billing companies, Associated Billing Center, LLC will make a substantial investment in the third quarter of 2019 in our technology infrastructure. Our IT management team is guiding us through this upgrade which will ensure that our hardware and software systems are able to perform at peak levels and will integrate seamlessly with evolving updates. There are many billing companies that continue to operate legacy systems (outdated systems) which could put mental health practices at risk. These risks could include system downtime, decreased productivity, security issues and increased costs.

A Note To Our Providers: These upgrades will not require any additional cost to your practice and they will ensure the continued level of service you have come to expect from us. You will not be required to make any changes in your office.

This technology investment would not be possible without your continued patronage of our company. We are extremely thankful.

At **Associated Billing Center, LLC** our mission statement includes the following: Assist our clients in improving the profitability of their mental health practice while adhering to the strictest ethical and moral guidelines.

Enjoy the summer! Play safe and stay safe.

Best Regards,
Mona



Education Box-You Need to Know



Our revised Education Box will now appear in this section featuring new and updated information. Sir Francis Bacon was the first person attributed to using the phrase-Knowledge is Power-dating back to 1597. That maxim was as true then as it is today. In today's Education Box we are addressing the topics of overseas billing and copays. Associated Billing Center, LLC has recently contracted with an influx of mental health providers who had previously worked with billing companies not disclosing that they were actually sending their claims overseas for processing. This is not a safe practice.

According to the website, whohasmymedicalrecord.com, when a U.S. based mental health billing company violates HIPAA they are held responsible for both civil and criminal violations. The criminal penalty for a willful violation of HIPAA can cost between \$50,000 and \$250,000 and up to five years in jail.

This is not true for mental health billing done in a foreign country. The Health and Human Services Office which is responsible for enforcing HIPAA has no jurisdiction over foreign companies when it comes to HIPAA violations concerning privacy, safety, methodology, performance and transparency.

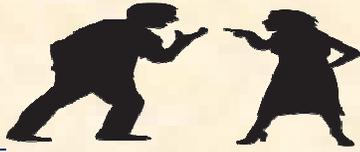
Thanks to our new providers for reminding us why it is a hard lesson learned when you contract with a "domestic" billing company that does not disclose that the actual billing takes place in an overseas location.

Co-pay, Co-insurance, Secondary Insurances

Co-pay is a determined rate (flat amount) the patient pays for services at the time of care. It is based on plan benefits. Co-insurance is a percentage of the allowed amount for out of network providers or the contracted rate for in network providers with the rest paid by the health insurance plan after the deductible (if any) has been met. It is considered cost sharing.

It is unusual to have both a co-pay and co-insurance but it does happen. Secondary insurances may pick up the primary co-pay/co-insurance/deductible. It is important to verify benefits for all insurances that the patient has. Any questions? Give us a call. That is why we are here!

Workplace Stress



Eighty percent of American workers report feeling stressed at work due to ineffective company communication according to a Dynamic Signal Study. This number represents a 30 percent jump from one year ago.

And, because the unemployment rate is low, nearly two thirds say they are ready to quit. Companies are working harder to maintain personnel for longer periods of time due to the fact that statistics show that it costs on average \$24,000 to replace an employee.

The tentacles of workplace stress reach far into an individual's personal life. It can interfere with productivity and performance, impact physical and emotional health, and affect relationships and home life.

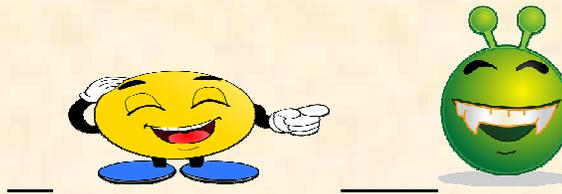
According to recent research by Harvard and Stanford Business schools, problems stemming from workplace stress such as hypertension, decreased mental health and cardiovascular fitness can kill about 120,000 people each year.

The American Institute of Stress reports that numerous studies confirm that occupational pressures are far and away the leading source of stress for American adults and that workplace stress has steadily increased over the past few decades. A couple of A.I.S. stats: 40 percent of workers report their job is extremely or very stressful and nearly half say they need therapy in learning how to manage stress.

The main factors contributing to workplace stress: long hours, heavy workload, changes within the organization, tight deadlines, new job description, job insecurity, lack of autonomy, and feeling your not being compensated fairly. The number one stimulus for stress at work? You guessed it, a co-worker. Good Luck.

Source: Gary R'nel

Laugh a Little or Maybe A Lot: It's Good Therapy



Senior Memories

Two elderly couples were enjoying friendly conversation when one of the men asked the other, "Fred, how was the memory clinic you went to last month?"

"Outstanding," Fred replied. "They taught us all the latest psychological techniques -visualization, association-it made a huge difference for me."

"That's great! What was the name of the clinic?"

Fred went blank. He thought and thought, but couldn't remember. Then a smile broke across his face and he asked, "What do you call that red flower with the long stem rose and thorns?"

"You mean a rose?"

"Yes, that's it!" He turned to his wife..."Rose, what was the name of that clinic?"

THE NAKED TRUTH ABOUT MARRIAGE FROM THE MOUTH OF KIDS

How do you decide who to marry?

"You got to find somebody who likes the same stuff. Like if you like sports, she should like it that you like sports, and she should keep the chips and dip coming."
Alan, age 10

"No person really decides before they grow up who they're going to marry. God decides it all way before, and you get to find out later who you're stuck with."
Kirsten, age 10

What is the right age to get married?

"Twenty-three is the best age because you know the person FOREVER by then."
Camille, age 10

"No age is good to get married at. You got to be a fool to get married."
Freddie, age 6
Source: bouldertherapist.com

One therapist to another-"You are so difficult to get along with". The other responds-"Why don't you set up an appointment with me so we can discuss our differences."
Source: Gary R'nel

Hugging Does Have It's Benefits



In some circles hugging is a no-no. Many offices and schools are throwing caution to the wind and actually creating policies that forbid hugging. Human Resources is fearful that a sexual harassment charge might be filed if the person receiving the hug feels there is more to the action than just a simple embrace of one human being to another. But, if the hug is given with the purist intentions it can have many benefits. A hug can reduce stress by showing support; it could protect you against illness, boost your heart health, make you happier, help to reduce your fears and pain and help to communicate with others. Family therapist Virginia Satir once said, "We need four hugs a day for survival. We need 8 hugs a day for maintenance. We need 12 hugs a day for growth." Unfortunately, in Western societies, and especially here in the United States, the observation is that we are touch deprived. Many people live solitary or busy lives with reduced social interaction and physical contact. It would be terrific if we could reach out and hug another person to express love and support. Unfortunately, in the current culture you do so at your own risk.

Source: Gary R'nel

Helping to Identify Fentanyl Laced Drugs

NJ.com reports that the West Orange Police department is taking a unique approach to saving lives because of a fentanyl overdose. The department is distributing a box clearly marked for drug users. Inside, zip lock bags with packages that test for fentanyl, the deadly synthetic opiod killing thousands yearly. It's a free kit available 24/7. Drug users can get the detection strips in the lobby of every West Orange police precinct. "Essex county is one of the top three counties in New Jersey that have been highly affected by the overdoses which are basically coming from fentanyl that's laced in drugs" says Robert Lavorato, task force coordinator. Fentanyl is anywhere from 50 to 100 times more powerful than morphine. The drug is more likely than other opioids to suppress respiration and cause death.

Source: Gary R'nel

Stories You Simply Need to Know About



✓ Do not enter. Stay away from this relationship. It is easier said than done. In fact, one in four Americans have a crush on someone who is completely "off limits". Seven in ten of those have either acted on those feelings or are planning to act on them. A OnePoll survey shows one in three Americans have actually had a romantic encounter with an off limits person. Of course, off limits is defined by culture, society and individuals themselves. Fifty-nine percent of Americans who have developed a sexual relationship with someone off limits say the sex is actually better than what they are experiencing in their current relationship. A sobering statistic is that 59 percent of Americans involved in a relationship that many would consider taboo say they actually regretted it after. One in three had to leave their job because of a taboo relationship.



✓ The New York Post reports that a six year old has collected more than 1,000 jars of peanut butter and jelly to make sure her classmates would never go hungry. Eva Chapman, about to enter the first grade, donated 1,033 jars to nine schools in Port Orange, Florida. The project started when Eva was worried that some of her friends in school did not have a great home life and worried if they would have enough food to eat over the summer. The six year old began her drive in April. Who among us is in a charitable mood these days? Utah, known for its high Mormon population, is the most charitable state according to WalletHub. Utah ranked first for the highest volunteer rate, highest percentage of donated income and largest percentage of population who donate time. Maryland, Minnesota and Wyoming followed Utah among the top charitable states. According to several of the largest charitable foundations, the average donation is 3 to 5 percent of adjusted gross income.



✓ According to the American Society of Plastic Surgeons, the number of cosmetic procedures performed on men rose 29 percent from 2000 to 2017. What are some of the top procedures? Injectable fillers recording a 99 percent increase in that time period while eyelid surgeries and liposuction remain very popular treatments. Lots of men are fixing droopy eyes and sagging necks. Many men find the cosmetic fix helps in their careers. Plastic Surgeon Dr. Michelle Yagoda is quoted as saying that "Age is no longer a requisite for the C-suite. You don't have to be a white-haired male to make it in business now." According to the American society for Aesthetic Plastic Surgery, the total number of cosmetic surgical procedures performed among men was 1.2 million in 2015-triple the number of men going under the knife in 1997.

Source: Gary R'nel

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