



ASSOCIATED BILLING CENTER'S Newsletter

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A Message

from *Mona*



2023

With the New Year upon us, I am reflecting upon my family, my team at Associated Billing Center and the state of the world. While I am extremely fortunate to be surrounded by loving family members and a phenomenal support team in our office, the state of the geopolitical world has me somewhat troubled. I pray for the people of Ukraine and the women oppressed in Afghanistan. Also, I admire the courage of Iranian women protesting after the death of Masha Amini who died while in custody of the Iranian police. I am hopeful for an improved environment for oppressed individuals around the world. I am also thankful to you, our clients, for supporting Associated Billing Center throughout the year as we strive to provide you with the quality of service you have come to expect from us.

Happy & Healthy New Year!

Take Note

Up to 254,000 Medicare beneficiaries are getting new ID cards due to data breach at subcontractor. The subcontractor, Healthcare Management Solutions, recently experienced the ransomware attack on its corporate network according to CMS. The company handles the agency data as part of processing Medicare eligibility and entitlement records, as well as premium payments. Please notify us if any of your Medicare patients have new cards.

Education Box You Need to Know

News & Notes

- With the New Year here, it is important to ask your patients about any notifications they have received about possible insurance coverage changes beginning January 2023. Also, if new ID cards have been issued to any of your patients, please forward a copy of both sides to us. This will prevent the interruption of claims processing and maintain your RCM (Revenue Cycle Management).
- Please be advised that annual deductibles and out of pocket maximums will restart.
- Medicare is lowering its deductible in 2023 from the current \$233 to \$226.
- Beginning in 2023, if you are an Oscar provider under UBH, you will need to credential specifically with Oscar. The credentialing under UBH will no longer apply to Oscar.

Reminder

- If you're in a group practice, you may want to check with a healthcare attorney in your state to determine if paying your providers a percentage is legal. Some states consider this fee splitting and it is a federal offense.

Service References

- Credentialing: We can recommend Kellie Goodroe /CEO, Affordable Physician Services, LLC • 765-692-0887 • Kgoodroe@affordablephysicianservices.com
Let her know you are a client of ours.



MENTAL HEALTH SERVICES

MENTAL TELEHEALTH

Stay In The Know-Your Mental Health Practice

Your Practice Potpourri Guidelines

Q. Does Medicare cover marriage counseling?

A. The concise answer is no. Marriage counseling does not come under the category of family counseling. Here's the deal. Marriage counseling does not result in a dx code and, because of this, Medicare Part B enrollees are denied coverage.

Q. If my patient's plan does not cover couples therapy, can I bill each for individual sessions even though I am seeing them together?

A. No. This is absolutely considered to be fraud and, upon an audit, could cause you to lose your license.

Q. After seeing a patient I have determined that they would benefit from some extended sessions. Do all insurances pay for these sessions without precertification?


A. If you are planning on utilizing extended sessions, please notify us so that we can update your Benefit Information Profile Page to include whether pre cert is necessary. This will eliminate the possibility of you not being paid for services rendered.

Give Your Patient our Contact Information

If your patient has a question concerning insurance, please have them contact us. Associated Billing Center, LLC is your support team. Utilize us to remove yourself from these issues. When your patient contacts us, they are treated with the utmost respect and dignity. After all, we are a direct reflection upon your practice.

Carve-Out Insurance

Carve-out insurance occurs when an insurance company subcontracts its mental health benefits to another payer. When completing our Benefit Information Profile Page, we ascertain whether a carve-out applies and confirm your network status with that coverage.



GOOD THERAPY

Laugh a Little or Maybe a Lot

I got a bonus check for the holidays from one of my patients thanking me for helping to restore his sanity. Shortly thereafter he told me he was insane for writing the additional check.

Source: anonymous

How many therapists does it take to change a light bulb?

The light bulb doesn't need changing. It's the system that needs to change.

None: Therapists empower it to change itself.

None: The light bulb is not burnt out, it's just differently lit.

One: But the light bulb has to want to change.

Source: workjoke.com

Two therapists are thinking of forming a partnership.

Partner A: I deserve a 60 percent share of the revenue because my patient cases are more complicated and need intensive therapy.

Partner B: That's nonsense. How did you reach such a conclusion?

Partner A: My patients include my mother, father, son, daughter, and my wife.

Partner B: Take 75 percent.

Patient: What is the secret to a happy marriage?

Therapist: It still remains a secret but with enough therapy we can draw our own conclusions.

Source: Gary R'nel

**TIPS**

Mental Health Practice

Requesting a Rate Increase-Part II

Recently, we wrote about the essentials to consider when requesting an increase in a contracted rate with insurance. Now, let's take a deeper dive into areas you should consider noting when applying for a rate increase. What are your specialties? What additional training have you taken in these areas? Do you measure outcomes in your practice? Has the cost of managing your practice increased over the past year due to inflation and other expenses? Are you adding staff to serve more clients? It is important to present your unique skills, specialties and experience. Also, you might consider asking for a specific dollar amount per CPT code although there is an inherent risk here. A) The insurance company will reject your request thinking that it is hyper inflated. B) Insurance may have been considering granting you a rate increase that is larger than your expectation. The consensus among mental health practice consultants we have spoken with concerning this topic is that the generic request is more effective.

Collecting Outstanding Balances

Staying current on balances owed is important for two reasons. Lengthy delays in attempts to collect these funds often reduces the success rate in seeing this transaction occur. In addition, unpaid and delayed payments decrease cash flow and will negatively affect your RCM (Revenue Cycle Management). While some providers directly ask their patients for these funds, many find it less stressful to have Associated Billing Center make the request through a balance billing invoice. This removes you from the verbal task and many times expedites the payment.

COBRA

Q. A patient recently informed me that they are now on COBRA. Does that affect their coverage for services rendered?

A. COBRA offers insurance coverage while maintaining current benefits. COBRA is offered for a limited time (normally at an increased cost) and is not a replacement policy.

Best Bet-If your patient informs you that they now have COBRA, contact us immediately so we can verify whether any benefits have changed. Also, many times under COBRA claims submission data is different. We do not want your practice to experience any delay in claims processing.

The Birthday Rule-Clearing up the Confusion

Q. If my patient is a child of parents that each have their own insurance plans, how do I determine which is the primary and which is the secondary?

A. When coverage is provided for the child under both plans, the parent whose birthday falls first in the year is considered the primary (age is not a factor).

Note: If a parent is covered under COBRA, the other plan will be primary. Also, if your patient is a young adult and employed with their own coverage, that is considered the primary plan. When there are multiple plans, insurance will request a COB-Coordination of Benefits in order to process claims. If we are advised that a COB is required, we will notify you immediately. Your patient will need to contact insurance with the information and have the claims reprocessed.

NOTE TO PROVIDERS

Patient information should never be sent via text message. We will only respond via encrypted email. We will not respond utilizing text messaging. This is a HIPAA violation.



Run Late » Is Healthy

A recent study from Harvard University reports that people who usually run late tend to be happier and live longer. Now you have a legitimate excuse for never being on time. The paper from Harvard Medical school says that people who run late often operate with a sense of calm that alone could add years to their life. Research shows that over a period, individuals who run late actually have lower occurrences of stress-related health issues and depression, lower blood pressure, fewer chances of a stroke and better cardiovascular health. Being late is strongly associated with optimism and higher levels of enthusiasm according to the Harvard researchers. The next time your spouse or significant other runs late, remember, it's to improve their mental and physical health. Let us know how this works out for you.

Insurance » Searching Social Media

We all know to exercise caution when posting information about our personal lives on social media. Now, another red flag is being hoisted. Some individuals maintain that insurance company underwriters are searching social media platforms to increase their knowledge about an applicant's lifestyle and what type of activities they engage in outside of the work and home. For instance, posting while driving could label you a distracted driver, surfing in an area that is known for shark attacks is considered a risk, driving a motorcycle without a helmet is dangerous, posting pictures of excessive drinking or smoking while bungee jumping-well just not a good idea. Recently, New York state issued written guidelines to protect consumers. It requires insurers to disclose when they have utilized social media to determine a person's risk assessment.



Gift Card » New trending?

It could have been a new trend, but it just has not come to be. Parents began asking other parents to have their children bring gift cards instead of presents when invited to a birthday party. Some parents say that the gift cards help them cut down on clutter and keeps their children grateful for the toys they already have. Not all parents agree with the idea. It seems most do not saying that depriving kids of tangible birthday gifts takes away much of the joy of the day.



Please check out our website for our News & Blog updates.

mentalhealthbillers.com

Thank you for your feedback!

Associated Billing Center, LLC values client feedback. In fact, encouraging client feedback is one of the most important areas of our operation. We take pride in the fact that our client retention rate is in the top percentile for our business category. 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.

The editorial content of this newsletter is not intended to be professional advice. It should be considered informational and a venue for entertainment. All photos were download from unsplash.com unless otherwise noted. Unauthorized use of content without permission is subject to civil liability under applicable law.

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NEWSLETTER ADDENDUM MENTAL TELEHEALTH-THE NEW NORMAL

Zocdoc reports that, while many providers are now offering in office and virtual therapy sessions, many patients still prefer the convenience of telehealth. The website reports that Mental Health is the leading healthcare sector where an expanding number of patients inquire about distance therapy. Mental health experts opine that teletherapy will be a permanent alternative and is largely here to stay. Our research shows that most insurance companies will continue to offer telehealth while adjusting their benefits package. Mental Telehealth plays an important role in the exponential growth of mental health practices and their increased revenue production. McKinsey & Company estimates that 35 million additional Americans are suffering from behavioral health issues today. Will your practice show growth and increased revenue with the popularity of telehealth today? That is a question that will, in large part, be determined by your personal preference.

Effective communication is the key to enhanced personal and professional relationships. Maintaining the ability to communicate effectively is one of life's most important skills. Communicating effectively with family, friends and business associates leads to an increasingly rewarding life.

Mona

On Another Note

No, they are not mutually exclusive. You can manage a profitable mental health practice while being an empathetic clinician. In fact, quite literally, one cannot exist without the other.

**Thanks for being part of our Associated Billing Center, LLC family
We never take your business for granted.**



About us

Associated Billing Center, 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 the NJ State Department of Banking & Insurance. We work as your dedicated back office with the focus on improving your Revenue Cycle Management while allowing you to do what you do best – take care of your patients.

We take tremendous pride in the fact that our client retention rate is among the highest in the industry. Our success is built upon the foundation of a genuine commitment to client service, an identifiable, tangible commitment that is more than just a promise – it's an action.



MONA RUBACK/CSS

Associated Billing Center, LLC

Exclusively Serving Mental Health Practices

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mentalhealthbillers.com



Legal Advice: Associated Billing Center, LLC utilizes the services of Liles/Parker, an attorney health care regulatory firm representing providers around the country seeking counsel in practice matters. • Web: lilesparker.com • Contact: Robert Liles