



# **Business of Practice Webinar Series: Part 6**

## **Demystifying the Mental Health Billing Process: Legal and Ethical Financial Practices**

Krystal Stanley, Ph.D.

November 20, 2025



# Upcoming Events

## Live Webinars

<https://www.trustinsurance.com/continuing-education/workshops-webinars/live-webinars/>

- Risk Management Roundtable #30, 12/4/25 @ 5-6pm ET (1 CE)
- Business of Practice Part 7: The Sustainable Clinician: Self-Care as a Business Practice, 12/11/25, 3:30-5pm ET (1.5 CEs)

## On-Demand Webinars

- Business of Practice: <https://www.trustinsurance.com/continuing-education/workshops-webinars/business-of-practice-webinar-series/>
- Risk Management Roundtables:  
<https://www.trustinsurance.com/continuing-education/workshops-webinars/virtual-webinar-series/risk-management-roundtables/>
- Telehealth Community Chats: <https://www.trustinsurance.com/continuing-education/workshops-webinars/telehealth-community-chats/>
- ABPP Webinar Series: <https://www.trustinsurance.com/continuing-education/workshops-webinars/abpp-webinar-series/>

# About Our Presenter



**Krystal Stanley, Ph.D.**, is a clinical psychologist, group private practice owner, and adjunct professor. She earned a Ph.D. in Counseling Psychology from Penn State University and has been practicing in the DC Metro area since 2009.

Dr. Stanley has worked in a variety of clinical settings including university counseling centers, community mental health agencies, schools, and private practice. She holds active licenses in California, Washington, DC, Maryland, Virginia, and New York.

Dr. Stanley is the founder and director of Re-New Psychological Services, a prominent group mental health private practice with multiple locations in the Washington, DC metropolitan area. Dr. Stanley also currently serves as a Director on The Trust Risk Management Services Board.

# Important Information Business of Practice Part 6 - 11/20 @ 5pm ET

## Technical Issues

Email:  
[seminars@trustinsurance.com](mailto:seminars@trustinsurance.com)

## Direct Access

Will be in the Chat box at the bottom of your screen.



Chat

## Exam

A link for the exam will be placed in the Chat box at the end of the presentation.

You will also receive an email with the exam link and instructions.

## Submitting Questions

Use the Q&A icon at the bottom of your screen.



Q&A

## CE Credits

This webinar will earn you **1 CE**. This credit can be combined with 5 other CEs from any of our other live or on-demand webinars to save 15% on your Trust Sponsored Professional Liability insurance policy for two consecutive policy periods.

## Presentation

A link for the presentation is being placed in the Chat box.



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# Demystifying the Mental Health Billing Process: Strategies for Legal and Ethical Financial Practices

Krystal Stanley, Ph.D.

# Agenda



Why is this topic important?



Billing Codes: The Basics



Understanding Insurance Reimbursement



Billing Policies and Documentation

# Why is this important?



RELATIONSHIP WITH  
CLIENTS



ETHICAL PRACTICE



BUSINESS STABILITY

# What are Billing Codes?



Centers for Medicare &  
Medicaid (CMS)



Procedure Codes (CPT)



Time, Cost/Reimbursement,  
and Eligibility for Coverage

# Common Mental Health Billing Codes: Psychotherapy

CPT CODE	DESCRIPTOR	TIME RULES
90791	Psychiatric diagnostic evaluation	
90832	Psychotherapy, 30 minutes with patient	16-32 minutes
90834	Psychotherapy, 45 minutes with patient	38-52 minutes
90837	Psychotherapy, 60 minutes with patient	53 or more minutes
90845	Psychoanalysis	
90846	Family psychotherapy (without patient present), 50 minutes	26 or more minutes
90847	Family psychotherapy (with patient present), 50 minutes	26 or more minutes
90849	Multiple-family group psychotherapy	
90853	Group psychotherapy (other than a multi-family group)	

# Common Billing Codes: Psychological and Neuropsychological Assessment

CPT CODE	DESCRIPTOR	TIME
96116 / 96121	Neurobehavioral status exam, incl. face-to-face time with patient and interpreting results and report preparation	First hour / Each additional hour
96130 / 96131	Psychological testing evaluation services, incl. integration of data, interpretation of results and data, decision making, treatment planning and report, and interactive feedback	First hour / Each additional hour
96132 / 96133	Neuropsychological testing evaluation services, incl. integration of test results and clinical data, clinical decision making, treatment planning and report, and interactive feedback	First 30 mins / Each additional 30 mins
96136 / 96137	Psychological or Neuropsychological test administration and scoring	First 30 mins / Each additional 30 mins
96138 / 96139	Psychological or Neuropsychological test administration and scoring by technician, 2+ tests, any method	First 30 mins / Each additional 30 mins
96146	Psychological or Neuropsychological test administration, with single automated instrument via electronic platform, with automated result	N/A
96112 / 96113	Developmental test administration with interpretation and report	First hour / Each additional 30 minutes

# Coding for Insurance Reimbursement



Date(s) of Service



Location (Place  
of Service)

11 = Office  
95 = Telehealth



CPT Code



Units

# Understanding Insurance Reimbursement

## Your Fees vs Insurance Reimbursement

- “Allowed amount”
- Differs by company and provider type

## Copays/Coinsurance

## Deductibles

## Out of Pocket Max

## Timely Filing

# Billing Policies and Documentation



No Surprises Act



Informed Consent



Continuity of Care

# Resources

- Trust Guidance on The No Surprises Act  
<https://www.trustinsurance.com/guidance-on-the-no-surprises-act-nsa/>
- APA 2024 Psychological and Neuropsychological Testing Billing and Coding Guide:  
<https://www.apaservices.org/practice/reimbursement/health-codes/testing/billing-coding.pdf>
- Health Behavior Assessment and Intervention CPT Codes for Psychologists:  
<https://www.apaservices.org/practice/reimbursement/health-codes/2025-health-behavior-assessment-codes-factsheet.pdf>

# Questions

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# CE Credit Business of Practice Part 6 - 11/20 @ 5pm ET

## How to Take the Exam & Obtain Live CE

- Within an hour after the event, one of two things will happen:
  - #1 - If you already have a LearnUpon account, you'll be sent an enrollment email with instructions to take the exam and survey.
  - #2 - If you do not have a LearnUpon account, you'll be emailed an invitation to create one. Once that's done, you'll be automatically enrolled to take the exam and survey.
- Exam must be completed within 1 week to obtain your live CE credit. You'll need a score of 75% or higher to pass (3 attempts).
- You'll earn 1 CE from this webinar that can be combined with 5 other CEs from our live or on-demand webinars to save 15% on your Trust Sponsored Professional Liability insurance policy for two consecutive policy periods.
- If at any point you get stuck, please check your exam enrollment email for instructions. You can also email [seminars@trustinsurance.com](mailto:seminars@trustinsurance.com) for help.