

BEHAVIORAL HEALTH BILLING GUIDE

CPT Code Selections, Insurance Carve-Outs, and Parity Laws

MENTAL HEALTH BILLING MECHANICS

Behavioral health billing requires tracking precise time increments and navigating distinct insurance arrangements where mental health coverage is split from a patient's physical medical benefits.

ESSENTIAL PSYCHOTHERAPY & ASSESSMENT CODES

1. **CPT 90791:** Psychiatric Diagnostic Evaluation (Does not include medical or prescription services). Billed once at the start of care.
2. **CPT 90834:** Psychotherapy, 45 minutes with the patient. The actual session time must fall strictly between 38 and 52 minutes.
3. **CPT 90837:** Psychotherapy, 60 minutes with the patient. The session time must be at least 53 minutes or longer.
4. **CPT +90785 (Add-on):** Interactive Complexity. Used when specialized communication barriers are present, such as play therapy equipment, translators, or reactive family members.

THE MENTAL HEALTH PARITY ACT (MHPAEA)

Under federal parity laws, health insurance plans are forbidden from setting more restrictive financial rules or treatment limits on mental health benefits than they do on general medical or surgical care. If a payer tries to limit session counts without a valid clinical reason, you can dispute the denial under Parity Act guidelines.