

PBHA

Panhandle Behavioral Health Alliance

Friday, October 16, 2026

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PBHA Backbone/Catalyst Activities

- Stakeholder Meetings
- Collective Impact Workgroups
- Special Projects—*Pilot, Incubate, Support/Partner*
- Consult/Advise
- Learning Communities



⊘ Don't do direct services

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Mission: *To convene, facilitate, & support communities for improved access to mental health care**



Community Wellness and Access
(PEI-R)



Provider Shortages
(Recruit&Retain)



Justice
Diversion& CoC

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Focus Area: Provider Shortages

INTRODUCE AND CONNECT MS, HS, PS STUDENTS ABOUT CAREERS IN BEHAVIORAL HEALTH

EPIC SUCCESS EVENTS
(MS & HS)

WTAMU BEHAVIORAL HEALTH & NONPROFIT CAREER FAIRS

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PBHA Behavior Health Clinical Licensure Stipend Program

--as of 8/31/2026

Since **2024**…

***41** Cost Reimbursement Awards given

Nearly **$46,000** total cumulative award amount

***35** Unduplicated Award Recipients

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PBHA Stipend Award Recipients:



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Focus Area: Provider Shortages

Behavioral Health Care in the Texas Panhandle

An Exploration of Wait Times, Provider Shortages, and Barriers to Mental Health Accessibility
2025



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PBHA
Panhandle Behavioral Health Alliance

Exploring Private Practice Your Way

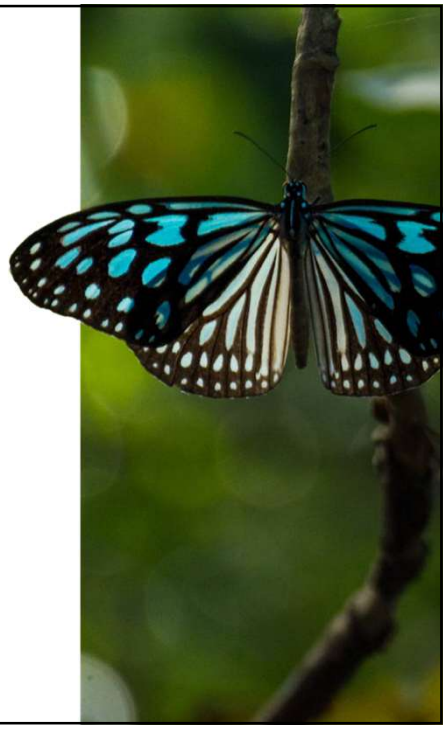
In collaboration with
Amarillo College
Panhandle Area Health Education Center
Dailey Recovery, LCDC
Hopeful Horizons
Sharyn Delgado, LPC
Small Business Development Center at WTAMU

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CREATING YOUR OWN PRACTICE

Sharyn Delgado, LPC & Supervisor



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A little background about myself

Proud to be from North Amarillo

First in my family to graduate from College

Attended Amarillo College and WTAMU

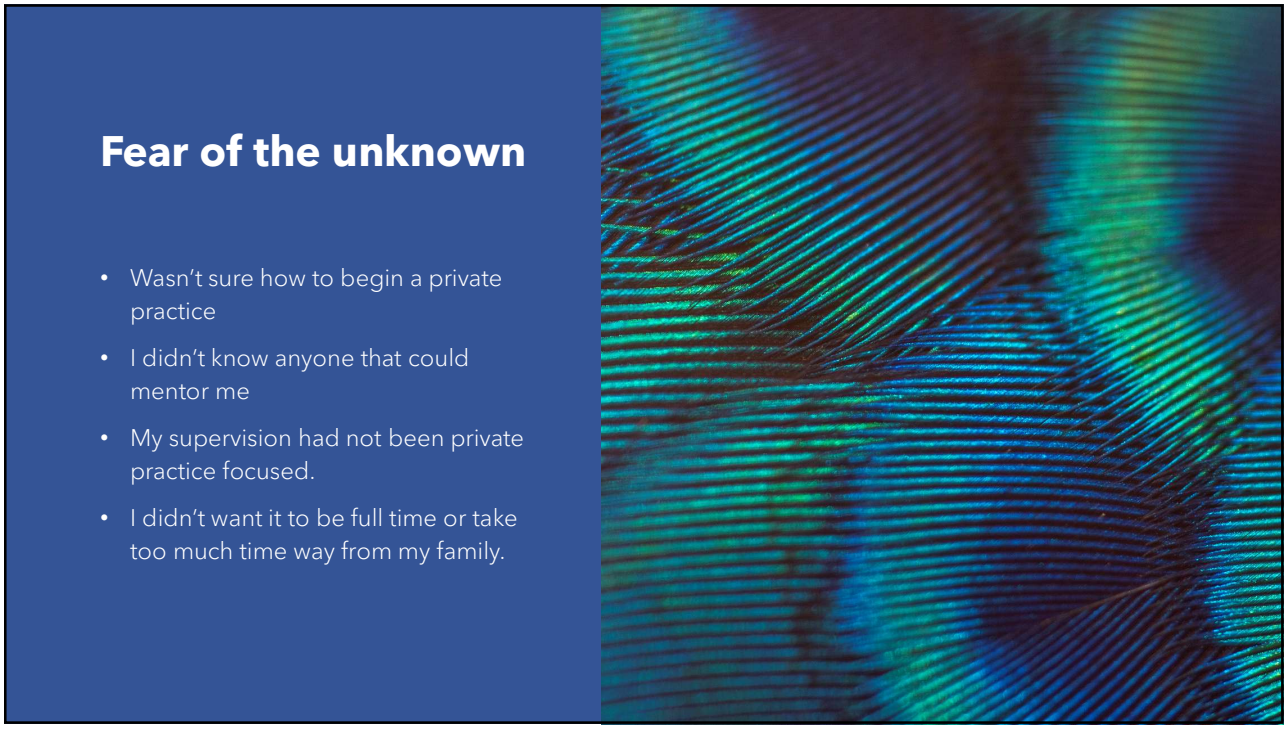
Started as a Special Education Teacher
Behavior Counselor



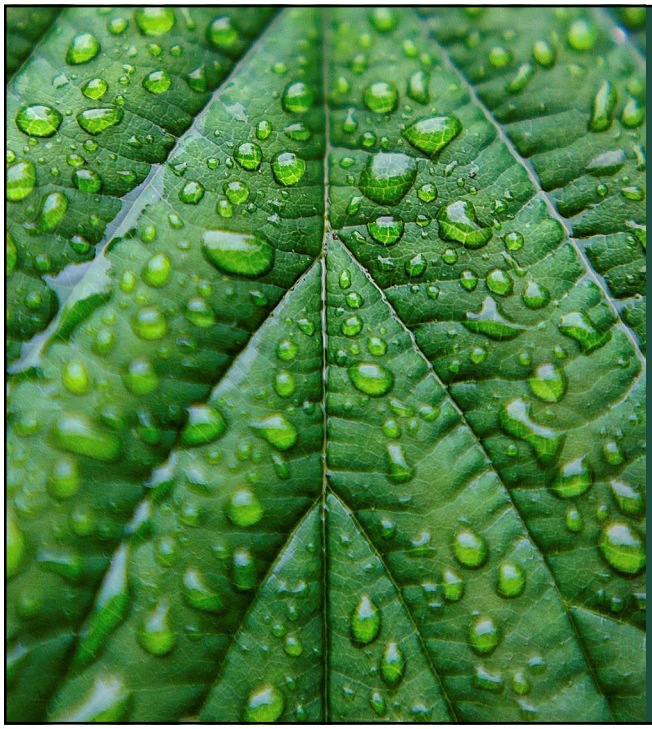
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My kids were getting to the age of college
I needed to figure out how to produce additional income without quitting my school job.

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Fear of the unknown
• Wasn't sure how to begin a private practice
• I didn't know anyone that could mentor me
• My supervision had not been private practice focused.
• I didn't want it to be full time or take too much time way from my family.

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Growing Seasons

- Each person in this room can start a private practice.
- It can look completely different
- Some may be very part-time one day a week, it may be contracted as a 1099 person, it maybe 20 to 30 hours a week around your other job and it maybe full time.
- It truly depends on WHAT you want and your TENACITY.
- Anything is possible.

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What does my practice look like 20 years ago vs now?

- In the beginning, I worked two nights a week. Tuesday and Thursdays after my school job. My rate was $110. I took insurance and had a sliding scale of $50. It was mostly insurance pay which could range from $60 to $80. I saw about 8 people a week.
- As my kids got older and about to leave high school, I added days to my private practice. I started seeing 12 ish people a week on top of my school job. Also about that time I become a supervisor. I had no more than 6 at a time. I started taking EAPs which can be some of the lowest paying insurance reimbursements.
- In the last five years, my rate is still low $150/$130. The majority of my clients still use their insurance which payments range from $75 with EAPS to $130. I have several full private pay clients. I have a month retainer fee I get to help an organization out. I see about 20 to under 30 clients per week. I do still accept sliding scales at $80 and occasionally will still take a pro-bono client. I have 10 current associates which I still offer the same rate that I was charged more than 20 years ago. $200. It is my give back to my profession.

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Suggestions:

Find a mentor

Get involved in AMHP- meet new people- share your business cards

Market yourself- put on any social media accounts about your new business and ask them to share your information

Make a plan- once a week put yourself out there in someway.

"Do one thing a day that scares you. " Eleanor Roosevelt



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Starting Your Private Practice: Texas Business & Billing Essentials

FOR MENTAL HEALTH PROFESSIONALS

October 15, 2026 - Americ's SBDC Director - Annie Sandifer

Four structures. Four different trade-offs.

Compare protection, governance and the stage each option serves best.

SOLE PROPRIETORSHIP

Simple • pass-through tax (subject to 15.3% self employment tax

WATCH
No asset protection

BEST FOR
Testing the waters - part time

PLLC

Flexible • asset protection, not from personal clinical malpractice insurance

WATCH
Formation + compliance

BEST FOR
Most solo / small practices

PROFESSIONAL ASSOCIATION

Formal governance - unique to Texas

WATCH
More rigid structure - governed by a board of directors

BEST FOR
Larger medical groups

PLLP

Partnership model

WATCH
Less streamlined than PLLC

BEST FOR
Two or more providers

For many Texas therapists, a PLLC is the practical default.

- Protects personal assets from ordinary business debts
- Does not shield you from your own clinical malpractice
- Fit depends on profession, ownership structure and legal advice

Always pair entity planning with professional liability insurance.

PLLC

Build together. Practice independently.

Texas permits related licensed professionals in psychology, social work, counseling, and marriage & family therapy to jointly own a professional entity such as a PLLC.

Independent clinical judgment must remain protected.

Confirm profession-specific eligibility and ownership details with Texas counsel.



Texas PLLC formation, step by step.

1. Clear a compliant name that includes “PLLC”
2. File Form 206 with Texas SOS • $300 filing fee
3. Designate a Texas registered agent and office
4. Write an operating agreement: ownership, authority, profits, clinical independence
5. Obtain EIN, open a dedicated bank account, separate finances
6. Update malpractice insurance, contracts and payer agreements

Fees, rules and requirements change. Confirm with Texas SOS, Comptroller, IRS and qualified counsel.

Choose a billing mix that fits your access and autonomy goals.

SELF-PAY	OUT-OF-NETWORK	IN-NETWORK	HYBRID	SLIDING SCALE
Full control; payment at service TRADE-OFF Smaller reachable market	Superbill; client submits TRADE-OFF Reimbursement not guaranteed	Referral flow; direct billing TRADE-OFF Lower rates + admin burden	Balances access and autonomy TRADE-OFF Multiple workflows	Improves accessibility TRADE-OFF Lowers average revenue

Three ways to run the revenue engine.

Control, time and economics shift with each model.

EHR SELF-BILLING - Electronic Health Resords

BEST FOR
Solo / small practice

COST
Low monthly + per claim

UPSIDE
Full control, lower overhead, seamless integration with clinical notes.

WATCH
You own denials & Accounts Receiveable

THIRD-PARTY Revenue Cycle Mangement

BEST FOR
Multi-clinician / volume

COST
4–8% of collections

UPSIDE
Time + higher collection rate

WATCH
Requires a HIPPA Business Associate Agreement and vendor review

MANAGED PLATFORM

BEST FOR
New solo provider

COST
Free or Low monthly fee

UPSIDE
No claims managment, higher reimbursement rates

WATCH
Less panel & data control

Start simple. Build intentionally.

MINIMAL CAPITAL

Begin hybrid or cash + superbill with an integrated Electronic Health Record (EHR). Build reputation first.

CLIENT VOLUME Priority

Credential with two major payers or use an aggregator (Alma/Headway), then adjust the cash mix.

GROWING COMPLEXITY

Reassess tax election, staffing and billing operations as profitability grows.

At every stage: form correctly • separate finances • insure the work • protect HIPAA data

Trusted starting points

Texas SOS — Form 206	sos.state.tx.us/corp/instructions/206.shtml
Professional Entities — Texas BOC Ch. 301	statutes.capitol.texas.gov • BO.301
Texas Comptroller — Franchise Tax Updates	comptroller.texas.gov/taxes/franchise/ntd-rpt-updates-2024.php
IRS — S-Corp Compensation & Medical Insurance	irs.gov/businesses/small-businesses-self-employed/s-corporation-compensation-and-medical-insurance-issues

Educational only—not legal, tax or clinical advice. Confirm decisions with qualified professionals.



AMERICA'S SBDC
WEST TEXAS A&M UNIVERSITY



Annie Sandifer
Regional Director



Tracy Shea
Business Consultant



Shane Groff
Business Consultant



Sandra Arjona
Program Coordinator



Riley Devoll
Program Assistant



Dayanara Deavila
Program Assistant

Services

More information at wtsbdc.com

Business Consulting

We offer confidential business consulting at **no cost** to our clients.

- develop a business plan
- identify sources of capital
- determine what the next step may be

Whether you are on the road to becoming an entrepreneur or already own a business and are ready to meet the next challenge.



Services

More information at wtsbdc.com

Research & Analysis

It is critical that a business owner understands the demographics, market and industry forecasts. We have access to...

- top industry standard reports
- statistics
- databases

that can be beneficial for growing existing or future businesses.



Services

More information at wtsbdc.com

Workshops

We offer free or low-cost workshops which include business topics such as...

- how to start a business
- understanding the finances of a business
- marketing
- Texas state sales tax

and a variety of others.



AMERICA'S SBDC
WEST TEXAS A&M UNIVERSITY

1. **SIGN UP AS A NEW CLIENT**

2. **SCHEDULE AN APPOINTMENT**

CONSULTANTS WILL NOT MEET WITH ANYONE WHO IS NOT SIGNED UP AS A CLIENT.