Autism Insurance
Accessing Coverage for Care

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Introduction

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- Role of the Autism Insurance Resource Center
- Types of Insurance
- MassHealth and Premium Assistance
- Child Adolescent MH Services for Private Insurance
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- The Effect of Insurance Coverage on IEP's
- Impact

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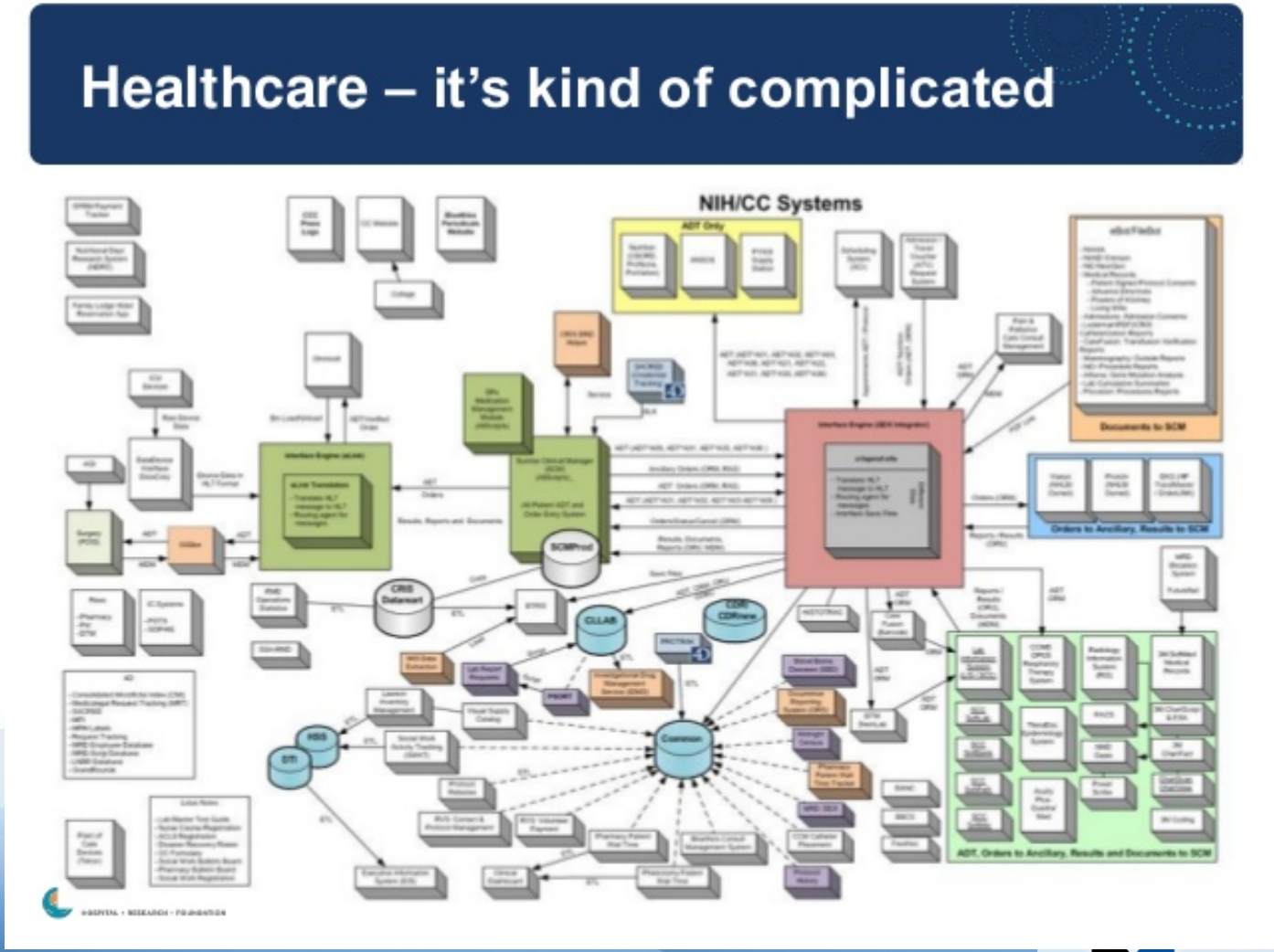
Overview



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The Autism Insurance Resource Center

UMass Medical School, E.K. Shriver Center

www.massairc.org 774-455-4056

A Resource for Consumers, Providers, Employers, and Educators on Issues Related to Medical Insurance for Autism Treatment

- Information and technical assistance by phone/e-mail
- Assistance with issues related to accessing coverage for treatment, including MassHealth questions and issues.
- Access to documents including Legislation, FAQ's, Agency Bulletins, etc.
- Webinars and Trainings on Insurance Laws and Related Topics

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What We Do

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Who We Help

- **Families** – information, technical assistance, support applying for MassHealth, resources, troubleshooting.
- **Providers** – information, technical assistance, specialized trainings.
- **Clinicians** – information, technical assistance, focused trainings
- **State Agencies, Regulators, Legislators** – information, feedback, aggregate data

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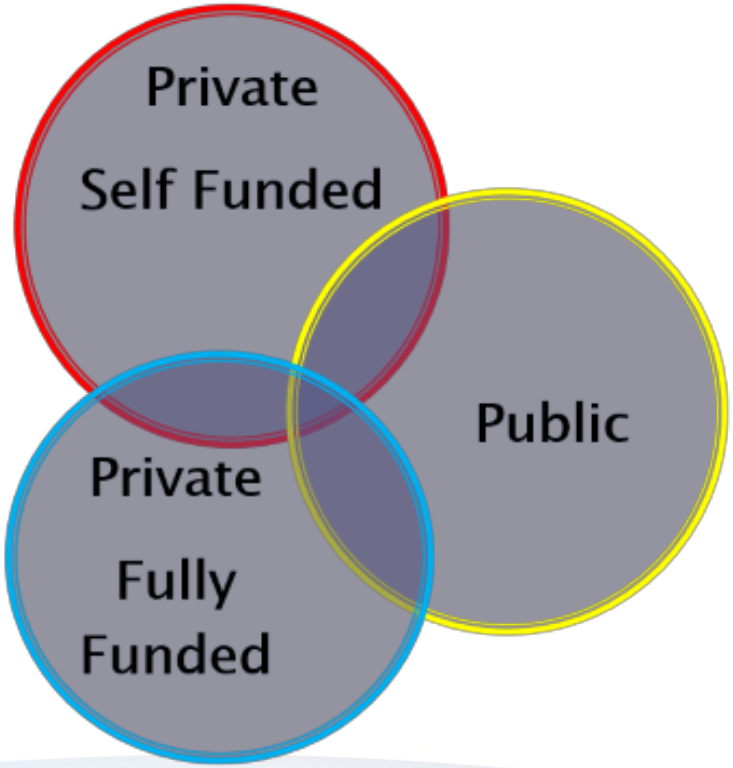
Types of Insurance

- aka "ERISA plans"



- includes *UNSUBSIDIZED* Health Connector Plans aka "QHP's"

- MassHealth plans, including
  - MassHealth Standard
  - MassHealth CommonHealth
- Medicare

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Frequently Asked Questions

- Can my child receive MassHealth and also have private insurance? If so, which plan will be primary? *Yes, Private insurance is primary.*
- Does my child have to have an autism diagnosis to access ABA therapy. *Yes*.
- Can I purchase a policy from the Health Connector that will provide access to ABA benefits for my child? *Yes, but it has to be an UNSUBSIDIZED plan - called a QHP.*

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MassHealth

- Several different types of MassHealth
- Eligibility and type is determined by several factors, including:
  - Income
  - Age
  - Special Circumstances (including having a disability)
  - Citizenship or Immigration Status
- Must be a Massachusetts resident

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People with Disabilities

- Are usually eligible for MassHealth regardless of income.
- May be charged a premium for MassHealth if income is above certain levels.
- Are eligible for MassHealth even if they have other insurance.
- Two most common types of MassHealth for people with autism are:
  - MassHealth Standard
  - MassHealth Commonhealth

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MassHealth Premium Assistance

- Premium Assistance is a program within MassHealth, and is available for people who are covered under Standard or CommonHealth.
- For people with Employer Sponsored Insurance and MassHealth, Premium Assistance may reimburse the cost of the Employer's insurance.
- Policies have to meet certain requirements.
- Premium Assistance can be an extremely helpful benefit for families of children with autism.

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Frequently Asked Questions

- Is MassHealth free for people with disabilities? *No, there may be a premium based on a person's income*.
- Does MassHealth cover ABA the same way private insurance does? *Yes, except MassHealth only covers ABA until age 21, ARICA has no age limit*.
- Does a person have to have MassHealth to get ABA co-pays covered. *Yes*.

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Frequently Asked Questions

- If my child has MassHealth, do I have to maintain them on my private insurance? *Yes, MassHealth is always the "payer of last resort."*

- Does MassHealth coverage expire? *No, but MassHealth periodically redetermines eligibility. It is critical to respond to requests for updated information, etc. or else MassHealth coverage will be terminated.*

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NEW Child - Adolescent Mental Health Services

Massachusetts Division Of Insurance

Bulletin 2018-07

"Insured health plans must include benefits on a non-discriminatory basis for the diagnosis and treatment of child-adolescent mental health disorders which substantially interfere with or substantially limit the functioning and social interactions of the child or adolescent; . . ."

https://www.mass.gov/files/documents/2018/12/14/BULLETIN%202018-07%20%28Child-Adolescent%29_0.pdf

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Services Covered (continued)

- Therapeutic mentoring services
- Mobile crisis intervention
- Intensive care coordination
- Community-based acute treatment (CBAT)
- Intensive community-based acute treatment (ICBAT)

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Services Covered

- In-home behavioral services
  - Behavior management monitoring
  - Behavior management therapy
- Family support and training
- In-home therapy
  - Therapeutic clinical intervention
  - Ongoing therapeutic training and support

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Frequently Asked Questions

What types of policies are included?

Private, fully-funded plans. Self-funded plans (including GIC Plans), are federally regulated and not required to adopt this coverage.

Is MassHealth included?

MassHealth is not subject to this requirement. But MassHealth already covers very similar services through the Children's Behavioral Health Initiative (CBHI)

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Accessing Treatment Under Private Insurance and MassHealth

- A clinician (usually a developmental pediatrician, neurologist, psychologist), recommends Treatment(s).
- Family locates a provider who accepts their insurance.
- Provider requests authorization. Note: for ABA, the performs an initial evaluation, and develops a treatment plan.

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Private Insurance

- Providers are required to have “adequate networks”.
- Families can call their carrier and request assistance locating a provider who is in their network and has availability.
- If no provider is available, families can locate a provider and request a “single case agreement”
- Numbers should be on insurance cards –(some carriers have separate numbers for behavioral health).

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MassHealth - MABHA
(Massachusetts Behavioral Health Access)

- https://www.mabhaccess.com
- MABHA helps both providers and MassHealth members locate openings in mental health and substance use disorder services.
- As of February 2019, ABA has been included for public searching.

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How does a client use MABHA?

- https://www.mabhaccess.com
- Click on **Youth and Family Services – this is where ABA provider information is found.**
- **Click on either:**

1. **Service Description – describes the services available, including ABA*, or**
2. **Find Provider Openings**

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How to find Provider Openings

- **Select Service** – click on drop down menu and scroll to ABA
- Enter the following information:
- **Specify Age**
- **Location type**

1. Zip Code
2. City

- **Miles** (enter the number of miles from the home address of the provider to the child)
- Click on **Search**

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How to find Provider Openings

- All provider information populates*
- The top ½ of the page is provider information
- The bottom ½ of the page is a Google Map – the MassHealth client can click on the provider icon and locate the provider on the map

*This is *not* a list of all credentialed providers.

ONLY providers who upload information to the MABHA webpage are included.

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MABHA Language Access

- There is a **Select Language box located at the top, right corner of the MABHA webpage.**
- **A client can click on the box and scroll to his/her preferred language.**
- **The webpage and provider information is translated using Google translate.**
- **If you provide services in a language other than English, you should note this in the provider comments section.**

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Accessing Other Treatments under Private Insurance

- Obtain a diagnosis and prescription from your doctor.
- Call the number on your insurance card and verify where the person works and who you are talking to.
- Ask if there is an autism team or specialist who can help you.

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Accessing Treatment - Continued

- If your policy is not subject to ARICA, ask what your policy includes and excludes, specifically asking about behavioral treatments.

- If you feel like the information you obtain is inaccurate, or not understandable, ask to speak to someone else.

- If you have an employer sponsored plan, ask your HR representative to work with you to verify the benefits as well.

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If You Don't Have Coverage or Get Denied

- If you have an employer sponsored self-funded plan, exemptions and exceptions can be made.
- Work with your doctor to determine the feasibility of a different diagnosis that may afford coverage.
- Understand and use your appeals process- AIRC can provide information and assistance.
- Explore whatever other funding options might exist.

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How does this affect IFSP's, IEP's and ISP's?

- From Mass General Laws, Chapter 207 of the Acts of 2010:

  "This section shall not affect an obligation to provide services to an individual under an individualized family service plan, an individualized education program or an individualized service plan. Services related to autism spectrum disorder provided by school personnel under an individualized education program are not subject to reimbursement under this section."

- Under IDEA, schools may not require parents to access private insurance for services that are part of FAPE.

- Dept. of Elementary and Secondary Education (DESE) issued a technical advisory discussing ARICA in August, 2011.

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DESE Administrative Advisory

•Impact of insurance on Provision and Payment for Special Education Services:

. . . school districts may not require parents to obtain FAPE-related services outside of school through their private health insurance, and school districts may not unilaterally reduce the level of a service (such as speech therapy or ABA) provided through the IEP because a student receives the same or similar services outside of school.

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Impact

I would like to say thank you times a million for fighting and advocating for families like mine and especially for kiddos like _____.Your passionate efforts to move mountains in the areas of Autism and insurance will never go unnoticed. It truly takes a village to raise a child with special needs and if it weren't for people like you and members of the Autism Insurance Resource Center, our family and families like ours would not be where we are today. Every day we think of you and are so grateful and appreciative for the love you show to so many kiddos who struggle to find their own voice and to parents who struggle to find the strength to advocate for their own children.

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