

Autism and Insurance

Terri Farrell

Project Director, Autism Insurance Resource Center, INDEX
UMass Medical School/EK Shriver Center

Introduction

- ▶ Overview
- ▶ Types of Insurance
- ▶ What is ARICA?
- ▶ Types of MassHealth
- ▶ MassHealth Premium Assistance
- ▶ Keeping a Dependent on a Parent's Policy
- ▶ Accessing Treatment through Insurance
- ▶ The Effect of Insurance Coverage on IEP's
- ▶ Impact

Healthcare - It's Complicated!!!





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

What We Do

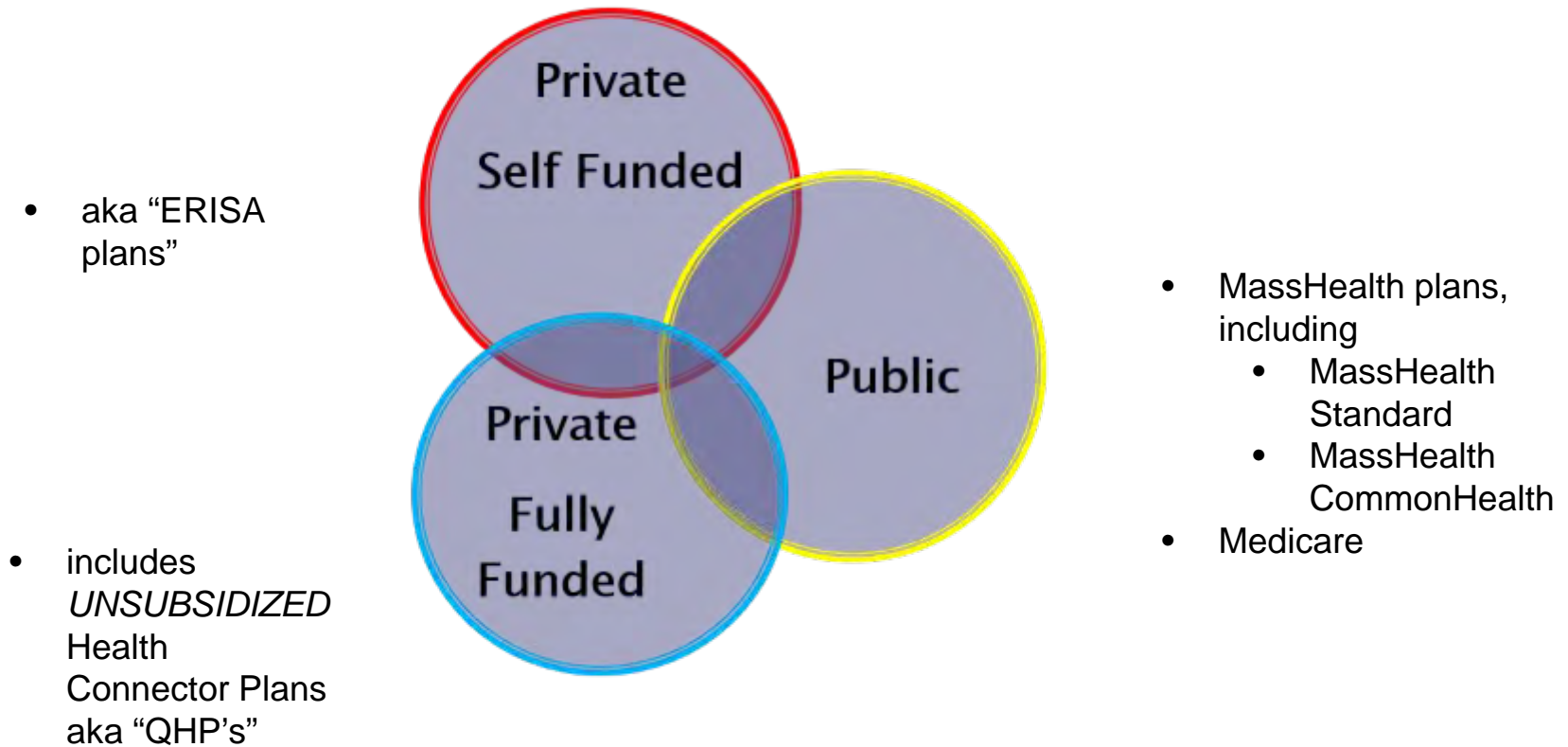


BlueCross BlueShield
Member Name **ROBERT L. BOWEN**
Member ID **00011020403702-01**
Group Number **100-000000**
Group Name **FEDERAL MEDICAL GROUP, LLC**
PCP Name **FEDERAL MEDICAL**
PCP Telephone **770-8500**
Benefits Effective as of **01/01/2005**
Co-Pays **25 OV** **35 SP OV**
100 ER
Coinsurance **100%IN 60%OUT**
Customer Service 1-800-441-2273
BlueChoice On-Call 1-888-724-BLUE

Office visit
Emergency room visit
Special office visit

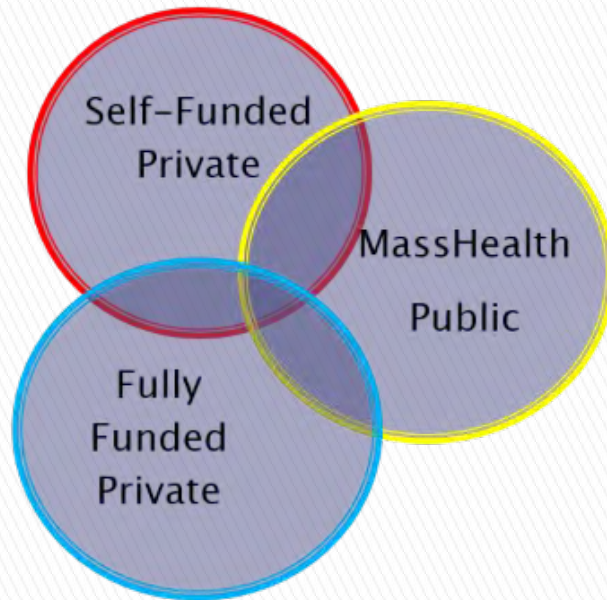
BlueDirect POS
© 2006 HowStuffWorks

Types of Insurance



<http://amicovered.disabilityinfo.org>

Types of Insurance



“Am I Covered”

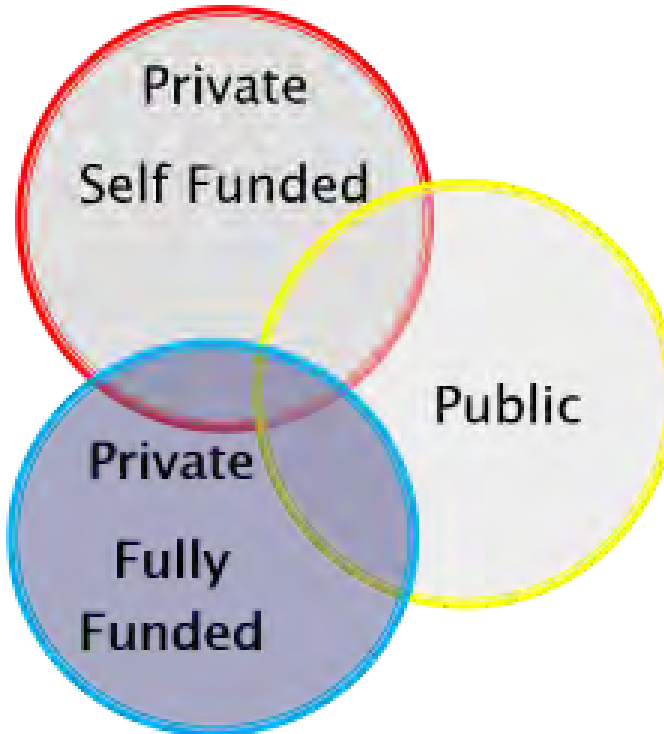
- Easy to use screening tool.
- Designed for consumers and professionals.
- Helps understand which type of insurance a patient has.
- Directs users to the AIRC for assistance if coverage can't be determined, or policy doesn't cover treatments.

What is ARICA

- ▶ ARICA (An Act Relative to Insurance Coverage for Autism), is a law enacted in 2010 requiring private insurance to cover medically necessary treatment for autism.
- ▶ Provides coverage for habilitative and rehabilitative care, including, but not limited to, Applied Behavior Analysis (ABA) therapy.
- ▶ Provides coverage for Pharmacy, Psychiatric, Psychological, and Therapeutic Care.
- ▶ No Age Limits, Visit Limitations, or Dollar Caps.

Coverage Under ARICA

Not subject to ARICA, but may include benefits



Not subject to ARICA, but covers many of the same benefits. ABA is only covered until age 21.

Subject to ARICA

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 ARICA cover autism treatments for adults? *Yes*
- ▶ Can I purchase a policy from the Health Connector that will provide access to ARICA benefits for my child? *Yes, but it has to be an UNSUBSIDIZED plan – called a QHP.*

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

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 Commonwealth

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.

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 ARICA 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 under ARICA. *Yes.*

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.*

Keeping a Dependent on a Parent's Policy

- ▶ Under the ACA, children can remain under a parent's policy until age 26.
- ▶ Disabled dependents can usually remain on a parent's policy after age 26.
 - Parents need to apply to their employer for this coverage – advised to do so well before dependent turns 26.
 - After a dependent turns 26 they are not able to be added back to a parent's policy, regardless of disability.

Frequently Asked Questions

- ▶ Does this just apply to people with ASD? – *No, it applies to all disabilities*
- ▶ If my child has a job that provides, insurance, can I put them back on my policy if they lose their job? – *Not if they are over 26*
- ▶ My child is older than 26 – what are my options? – *Check with your employer.*

Accessing ABA Treatment Under Private Insurance and MassHealth

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

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.
- ▶ Explain that you are calling to verify your coverage under the Massachusetts Autism Insurance Law and ask to speak to the appropriate person.

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.

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.

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.

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.

Impact

I would like to say thank you times a million for fighting and advocating for families like mine and especially for kiddos like _____ and _____. Your passionate efforts to move mountains in the areas of Autism and insurance will never go unnoticed. I cannot even begin to tell you what a relief it is that my boys, along with other children diagnosed with ASD, now have full access to the intensive one to one therapies that will one day, lead them towards recovery. 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.



The Autism Insurance Resource Center

UMass Medical School Shriver Center

Contact Information

www.massairc.org

info@disabilityinfo.org

774-455-4056

800-642-0249

amy.weinstock@umassmed.edu

Terri.Farrell@umassmed.edu

Acknowledgments

- ▶ MA Developmental Disabilities Council
- ▶ Nancy Lurie Marks Family Foundation
- ▶ Doug Flutie Jr. Foundation for Autism
- ▶ MA Department of Developmental Services (DDS), Department of Public Health (DPH), Department of Elementary and Secondary Education (DESE)
- ▶ UMassMedical School