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Autism Insurance Benefits

**Health Insurance Coverage of
Assessments, Diagnosis and Treatment of Autism**

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Outline of Today's Presentation...

- About Autism
 - Guiding Principles
 - How autism is typically treated
 - What is ABA
- Autism Insurance Benefits
 - What is covered by insurance?
 - Insurance Rights and Protections
 - Autism and Mental Health Parity
- Accessing Autism Insurance Benefits
 - Establishing Medical Necessity
 - Appealing Denials
- Questions, reflections



Guiding Principles...

All individuals with ASD can learn.

Best practice guidelines recommend remediation programs that are effectively designed and delivered



by the medical community,

therapy providers, families, schools and other providers,

working well together & achieving consensus.

How is Autism typically treated?

Seattle Children's Autism Center... “We work closely with Neurodevelopmental, Neurology, Psychiatry and Behavioral Medicine, Sleep Disorders, Genetics and Gastroenterology programs so that your child has complete and coordinated care.”



How is Autism typically treated?

ASD affects virtually all aspects of everyday functioning to some degree. Difficulties are seen in communication, social interaction, adaptive functioning, and self-care skills. Many people with ASD engage in behaviors that jeopardize their safety and health, i.e. self injury, pica (ingesting inedible items), elopement (running away), flopping (throwing themselves on the ground), aggression, sleep disorders, and severely restricted eating.



What is ABA – Meet Weston

Table 1. Weston's scores on the Mullen Scales of Early Learning; 02/23/2015

Scale	T-Score	Percentile	Age Equivalent (Months)	Description
Gross Motor	43	24 th	23	Average
Visual Reception	74	99 th	40	Very High
Fine Motor	56	73 rd	30	Average
Receptive Language	62	88 th	34	Above Average
Expressive Language	62	88 th	33	Above Average

Table 2. Weston's scores on the Mullen Scales of Early Learning; 8/13/2014

Scale	T-Score	Percentile	Age Equivalent (Months)	Description
Gross Motor	45	31 st	20	Average
Visual Reception	47	38 th	21	Average
Fine Motor	45	31 st	21	Average
Receptive Language	39	14 th	18	Below Average
Expressive Language	30	2 nd	14	Low

What is ABA – Continued

Applied Behavior Analysis (ABA) Program

1. Overseen and designed by a Board Certified Behavior Analyst (Masters or PhD level BCBA)
2. Based on assessments and data driven
3. Interventionists supervised by BCBA
4. BCBA's and BT's are currently credentialed through Washington Department of Health as agency affiliated counselors.
5. New law passed in 2015 creating a new category of healthcare provider for licensed behavior analysts and registered technicians.



Insurance Benefits for ASD

- Screening and Diagnosis
- Behavioral Health
- Durable Medical Equipment
- Neurodevelopmental Therapies, including Speech Therapy, Occupational Therapy, and Physical Therapy
- Rehabilitative Services
- Medical Services
- And many more



Insurance: Rights and Protections

State and Federal Mental Health Parity Laws

The federal ERISA law includes these participant rights:

- Access to plan information
- Timely and fair process for benefit claims
- Notice of benefit determination
- Access to records
- Right to appeal

Washington's Patient Bill of Rights includes additional participant rights:

- Adequate choice among healthcare providers
- Adequate network of healthcare providers within reasonable driving distance



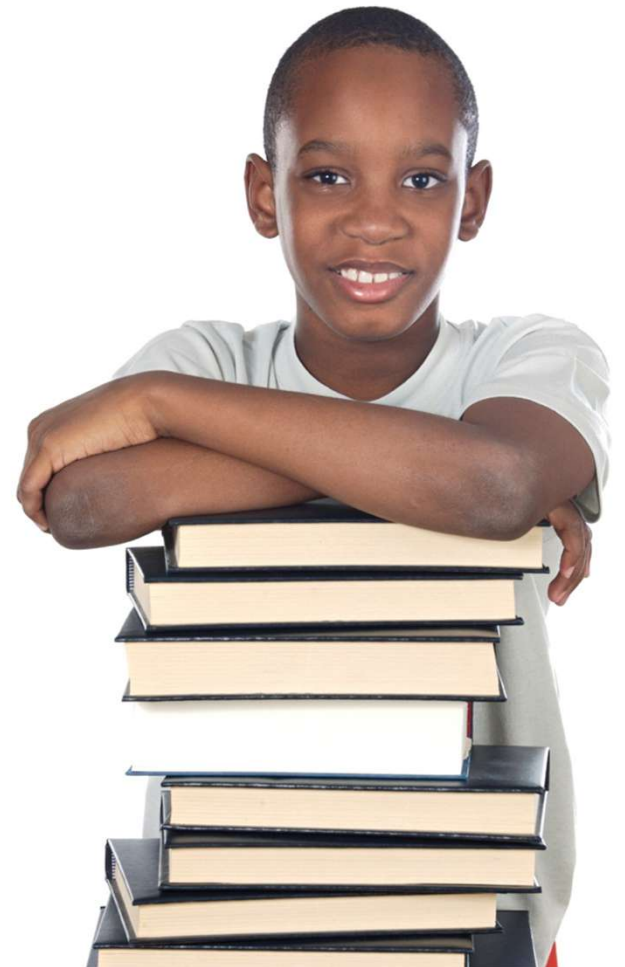
Mental Health Parity:

“Mental health parity” means that mental health services are covered by insurance in a manner comparable in scope and limitations to other medical and surgical benefits.



Mental Health Parity:

Specialized Behavior therapies (including Applied Behavior Analysis) and neurodevelopmental therapies are “mental health services” designed to treat autism, a DSM (Diagnostic and Statistical Manual of Mental Disorders) Category.



Early Periodic Screening Diagnosis and Treatment (EPSDT)

WAAA v. WHCA

1. ABA for all Apple Health
2. Who can provide this therapy?
3. How do I get it?
4. Final benefit

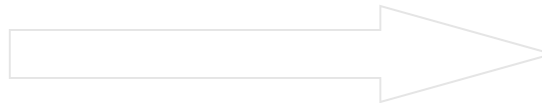
<http://www.hca.wa.gov/medicaid/abatherapy/Pages/index.aspx>



Obstacles to Insurance Coverage

Inconsistency in insurance companies adopting Clinical Practice Guidelines recommended nationally

Utilization management takes precedence over patient care



Families don't get referrals to medically necessary treatments

There's not an adequate network of qualified providers

3 Steps to Access Insurance Benefits

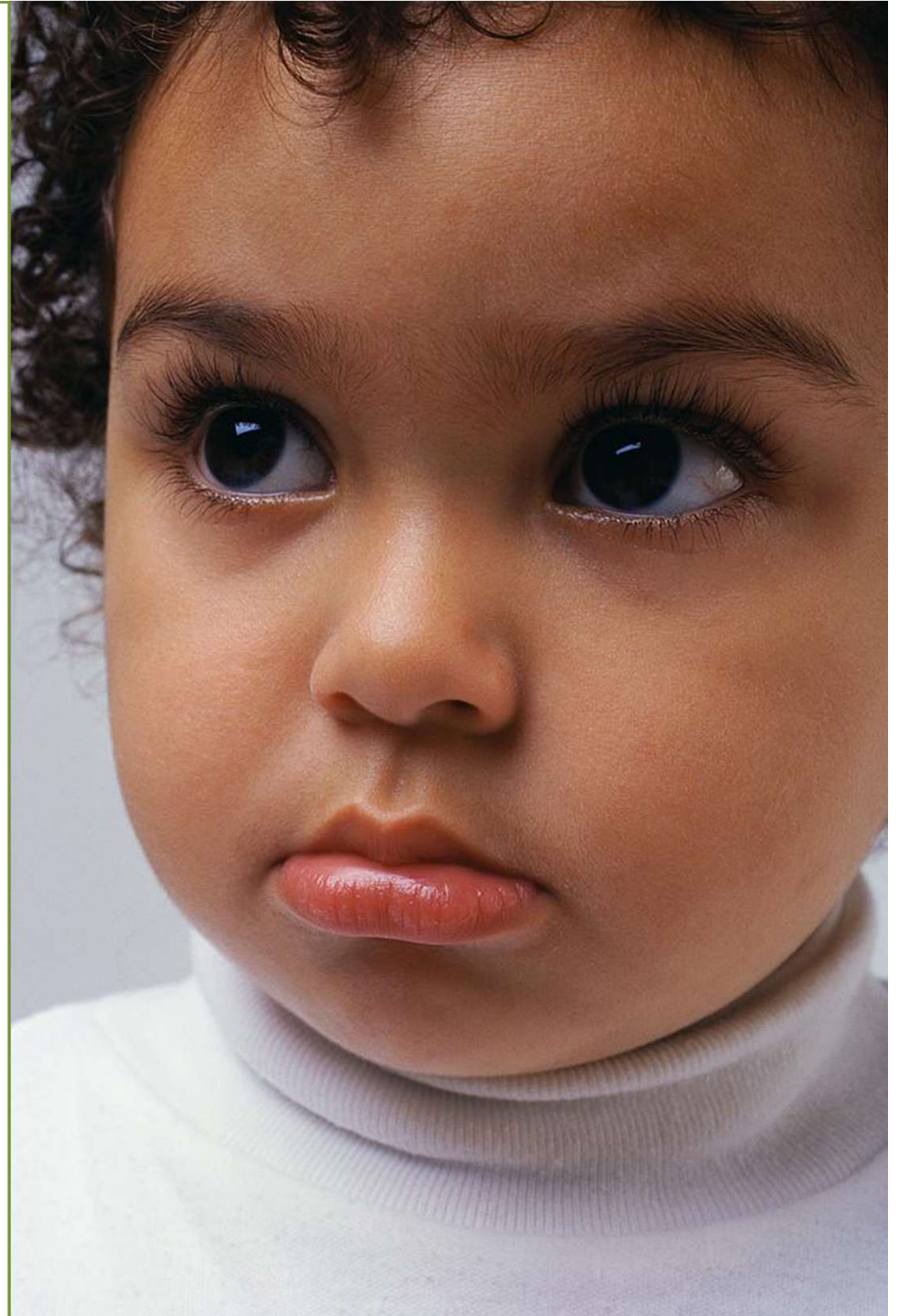
Visit an approved service coordinator who specializes in diagnosis of ASD and has a working knowledge of multidisciplinary treatments including ABA.



Once care is prescribed, a preauthorization may be needed. The child/family is then referred to the lead treatment provider for assessment and treatment plan

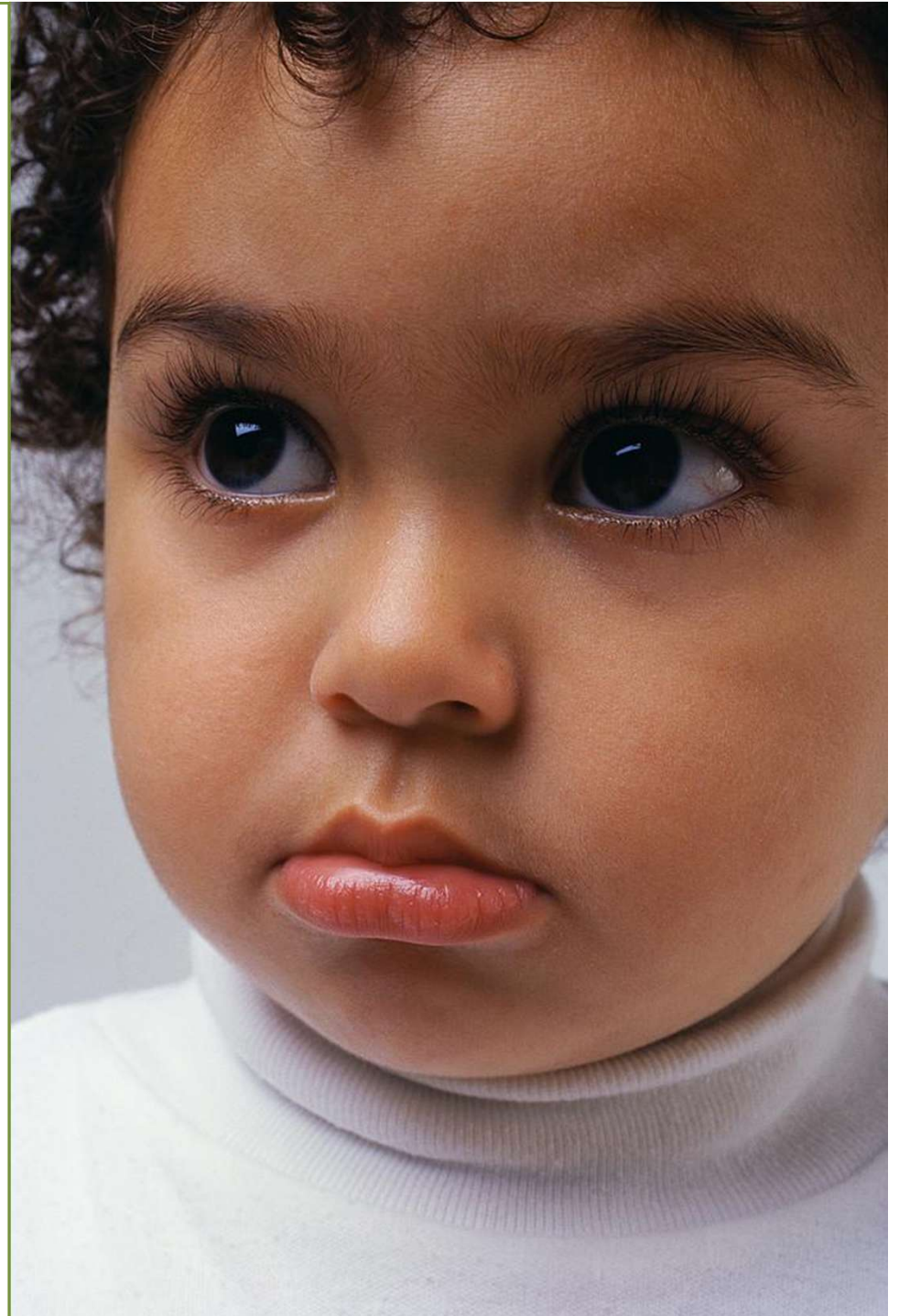
The treatment plan is then authorized and therapy can start

Medical Necessity



Who Determines Medical Necessity?

Medical necessity is viewed as reasonable only if determined by a physician with expertise in the most current and effective treatment modalities for autism spectrum disorders.



What are the medical necessity indicators for intensive behavior treatment?

“...Documentation that the member’s symptoms are having an adverse impact on development and/or communication, and/or demonstrating injurious behavior, such that:

- I. The member cannot adequately participate in home, school and community activities because behavior interferes; or
- II. The member presents a safety risk to self or others ...”



Common Reasons Benefits are Denied or Unreasonably Capped

Presumed duplication of services that may be offered under an IEP

Pre-authorizations and health plan provisions are not properly followed

Provider not properly credentialed through department of health

Assessments are done poorly or lack proper documentation



Denials are not appealed 😞

Not smooth sailing yet!

MCO's struggling with an adequate network of providers, very difficult in rural areas

The process to access insurance benefits is confusing

Most providers and employees assume autism is not covered by self-insured plan

Parents and providers don't have to do it alone, WAAA can help



To find a navigator visit: washingtonautismadvocacy.org

Resources

- Washington Autism Alliance and Advocacy (Statewide)
 - Insurance navigators, parent partners, statewide resource guide, free tool-kits, parent support network
 - Referral to WAAA attorney for assistance with appeals (pro-bono to all eligible WAAA members)
 - www.WashingtonAutismAdvocacy.org or 425-894-7231



Resources

- Autism Centers of Excellence (COE's)
 - <http://goo.gl/yjb0L5>
- Medicaid Enrolled ABA Providers
 - <http://goo.gl/rTDspb>
- Case Managers available through Managed Care Organizations, private insurance
- Medical Insurance Premium Payment Program
 - <http://goo.gl/QfDoAy>



Resources

- King County Wraparound
 - 206-263-8957 <http://goo.gl/zbKV5A>
- CCORS – Children’s Crisis Outreach Response System
 - 206-461-3222 or 1-866-4CRISIS
- Open Doors for Multicultural Families
 - 253-216-4479
 - <http://multiculturalfamilies.org/wordpress/>
- The Arc of King County
 - 206-364-6337
 - <http://www.arcofkingcounty.org/>



Reflections! Questions?