AUTISM AND PRIVATE INSURANCE

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(1) Professional training.
(2) Professional and parent support through the Insurance Forum.
(3) Presentations on a range of clinical treatments.
(4) Annual Conference March 9th and 10th
(5) KY-ABA sponsored events.
(6) Newsletter for KY-ABA members.

www.kentuckyaba.org
WHAT IS KY-HB 159

(1) Parent advocacy, legislative support by representative Brinkman, help from Autism Speaks, the Behavior Analyst Certification Board’s Model Licensure Act.

(2) Took Effect on January 1\textsuperscript{st} 2011.

(3) Mandated licensure for ABA.

(4) Guaranteed coverage for other services as treatment for Autism Spectrum Disorders.

(5) Defined several key terms.
(1) Defines “Applied Behavior Analysis” required by a Licensed Behavior Analyst;
(2) "Autism services provider" means any licensed person, entity, or group that provides treatment of autism spectrum disorders;
(3) "Autism spectrum disorders" ("DSM diagnosis"), Autistic Disorder, Asperger's Disorder, and Pervasive Developmental Disorder NOS
(4) "Diagnosis of autism spectrum disorders" assessments, evaluations, or tests to diagnose. *Does not specify by whom.
(5) "Habilitative or rehabilitative care" professional counseling and guidance services, therapy, and treatment programs, including applied behavior analysis, that are necessary to develop, maintain, and restore, to the maximum extent practicable, the functioning of an individual;

(6) "Medical care" services provided by a licensed physician, an advanced registered nurse practitioner, or other licensed health care provider.

(7) "Pharmacy care" prescribed, if covered by the plan, and any medically necessary health-related services to determine the need or effectiveness of the medications.
(8) "Psychiatric care" direct or consultative services provided by a psychiatrist licensed in the state in which the psychiatrist practices;

9) "Psychological care" direct or consultative services provided by an individual licensed by the Kentucky Board of Examiners of Psychology or by the appropriate licensing agency in the state in which the individual practices;

(10) "Therapeutic care" services provided by licensed speech therapists, occupational therapists, or physical therapists; and
BENEFITS: LARGE GROUP PLANS

(1) Plans that were enacted by 1/31/2011.
(2) Max Annual Benefit: $50,000
    Max Monthly Benefit: $1000 per month
(3) No limits on the number of visits an individual may make to an autism services provider.
(4) Services may be subject to copayment, deductible, and * that are no less favorable than those that apply to other medical services covered by the health benefit plan.
Section 18. KRS 304.17A-143 is amended to read as follows:

(1) pharmacy care, if covered by the plan, psychiatric care, psychological care, therapeutic care, applied behavior analysis, habilitative and rehabilitative care;

(2) Age 1-21 Max Monthly Benefit of $1000
EXEMPTIONS FOR REIMBURSEMENT

No reimbursement is required under this section for services, supplies, or equipment:

(a) For which the insured has no legal obligation to pay in the absence of this or like coverage;
(b) Provided by a publicly funded program;
(c) Performed by a relative of an insured for which, in the absence of any health benefits coverage, no charge would be made;
(d) For services provided by persons who are not licensed as required by law.
Some notes about non-licensed practitioners relating to ABA services.

(a) Many insurance companies have denied reimbursement because they claim they can’t verify the supervisee was actually supervised.

(b) It is best if the supervisee is employed by the licensed behavior analyst for multiple reasons.
FINDING A PROVIDER

- Provider Networks
- Licensed clinicians (as required by law)
- Very difficult for ABA because very few licensed behavior analysts in network.
- Call and ask for help finding a provider
- Online Provider Lookup
IN NETWORK VS. OUT OF NETWORK

• Deductibles: May be higher for out of network providers.
• Deductible amounts are specified in the individual’s policy.
• In Network vs. Out of network reimbursement.
• ***If there is no in network provider, your health care company must treat out of network providers as in network.
KNOW WHAT YOU ARE ENTITLED TO

• But avoid arguing over the phone.
• Know the difference between in and out of network deductibles/benefits.
• Submitting for reimbursement may vary per health care company and usually is not approved the first time it is submitted.
Filing a complaint with the Kentucky DOI.

Try to get an EOB (explanation of benefits).

Keep your complaint relative to a section of the law that is being violated.

The DOI only ensures that the insurance company uphold the law. (KY HB-159)
• Missouri Department of Insurance:
  • http://insurance.mo.gov/consumers/autismFAQ/Autismparentresourcecenter.php

• Kentucky DOI online complaint:
  • http://insurance.ky.gov/online_complaint.asp? MenuID=15

• File as a consumer.