



NEWSLETTERS

📍 [HOME](#) - [BLOG](#) - [NEWSLETTERS](#)
- [DECEMBER 2014: THE DIRTY LITTLE
SECRET OF INSURANCE COMPANIES](#)

2017 HEALTH COVERAGE: \$19

© BlueCross Plans: \$19 Month. (Open Enrollment Is Here). Compare Plans.



DECEMBER 2014: THE DIRTY LITTLE SECRET OF INSURANCE COMPANIES

Category: Newsletters



this season, please choose us. We are on the ground, at the state and on the national level, on the phone, every day, advocating for kids with autism and mental health challenges to get the treatments they need.

Every day, parents and providers call or email us asking for insurance related advice or information. We give this advice freely and happily, as we want to empower parents and

professionals to advocate for their children and clients. But we need your support to continue to do this. Your donations pay our staff to field questions, conduct free workshops in the community, and work with low-income populations. Families that can't afford to pay for our help, we help for free.

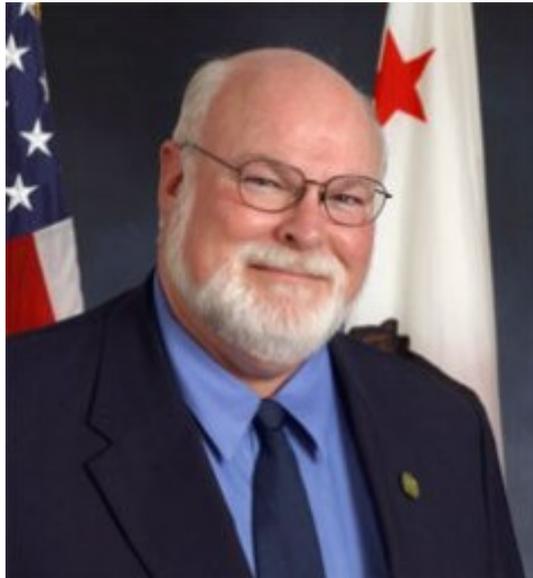
Please consider a **donation** of any amount. Thank you for your support. And thank you to those of you who have donated generously in this last quarter: Xiaojun Cheng, Paige Leopold, Dongmei Lin, Bank of America Matching Gifts, Marc Samuels, Andrew Schneit, Derrick Koon, Caroline Ybarra, Joana Delgado.

Photo: AHIP staffers Karen Fessel and Cecily Ruttenberg were among a group autism advocates who met in Nashville this year to learn about new legislation and case law that can help further the rights of those with autism.

The conference was sponsored by the Autism Speaks Government Affairs Department.

AUTISM HERO OF 2014, CA SENTOR JIM BEALL, ADDRESSES THE 'DIRTY LITTLE

SECRET' OF INSURANCE COMPANIES



Just because laws exist, doesn't mean insurance companies always follow them. Unless they are made to, that is. This is the dirty little secret of insurance companies. For this reason, we would like to extend a warm and sincere thank you to CA Senator Jim Beall for directing \$2.5 million of the CA budget to enforcement agencies that will make sure insurers comply with the Federal Mental Health Parity Act. Beall arranged for the money to come from a fee on the insurance companies, and not take a dime out of the state's general fund.

If insurance companies ignore a law, only state regulators or a private attorney have the power to force their hand. In CA, our strong and supportive regulators keep insurance companies in line, and now this regulation will be even stronger. Often, this means the difference between a family being able to obtain a legally entitled treatment for their loved one, or not! Thank you Senator Beall for remembering that the laws without regulation and enforcement do not get families the services they need. Read our [Op-Ed](#) in the San Jose Mercury News.

ABA FOR MEDI-CAL UPDATE: FAMILIES ARE GETTING IT! HAVE YOU ASKED FOR

IT YET?

Medi-Cal families in California are now actively receiving ABA therapy! As of the most recent DHCS stakeholder meeting, 105 children with ASD are now either in process or receiving ABA services through Medi-Cal!

AHIP has provided direct assistance to families in the following counties: LA, Santa Clara, Contra Costa and, and we are assisting a family with the Health Plan of San Joaquin. Problems that we've encountered included a plan withholding treatment because the parents did not provide the IEP (privacy of the IEP is federally protected), the health plan customer representative not knowing what ABA was and how to direct the client, a plan refusing to follow an IMR request from the DMHC, pediatricians refusing to order the care, and a plan denying care because the family had not had an evaluation in the past 12 months. The Department of Health Care Services intervened on each case and ordered the plans to initiate the process.



If you are on Medi-Cal and want ABA for your child, the following steps should be helpful:

1. Request a Diagnostic Assessment from your child's pediatrician if your child does not already have one.
2. Visit your child's pediatrician and request a prescription for ABA therapy. Request that your doctor make a referral.
3. If your request is denied, or you do not receive a response, contact [This email address is being protected from spambots. You need JavaScript enabled to view it..>abainfo@dhcs.ca.gov](mailto:abainfo@dhcs.ca.gov). Please feel free to contact us if you get no response.

If you have successfully obtained ABA for your child on Medi-Cal, we would like to hear your story. Please send us an [email](#) telling us about your experience good or bad.

CASES WE HAVE WON: 12-YEAR-OLD REGAINS 10-HOURS ABA AFTER INSURER CUT TO 4-HOURS; 6-YEAR-OLD ACCESSES PREFERRED SOCIAL GROUP AND INSURER TO PAY AT IN-NETWORK RATE

Twelve-Year-old boy with autism, Kansas, (11/14): The mother of a 12-year-old boy with moderate autism contacted us because the family's insurance arbitrarily reduced their ABA hours from 15 per week to 4 hours. We appealed, and involved the Missouri Department of Insurance, and the health plan partially overturned their denial and authorized 10 hours of ABA per week. AHIP is continuing to fight for the restoration of the full 15 hours per week of treatment that is medically necessary. Six-Year-old girl with autism, CA, (11/14): The mother of a 6-year-old girl with very high functioning autism contacted us because the social skills group/speech therapy offered by the family's health insurance was a group of mixed verbal and nonverbal kids, with both high and low functioning autism. The family had a preferred speech provider/social skills group that they wanted for their daughter and we appealed to the health plan and California Department of Insurance that it was most medically appropriate for the child to be with similar functioning level peers working on similar issues. We won and the health plan agreed to re-imburse past invoices at the in-network rate, and approved future speech treatments with the preferred provider at the in-network rate. We were able to secure these benefits for the family as the insurer did not have an adequate provider network and could not offer the family an in-network social skills group that was medically appropriate.

OTHER CASES WE HAVE WON

THANK YOU AUTISM SPEAKS FOR THE \$5,000 NEIGHBORHOOD GRANT AWARD!



We are very grateful to Autism Speaks for awarding us a \$5,000 neighborhood grant. We will use the grant to work with San Francisco autism families on Medi-Cal to walk them through the soup-to-nuts process of obtaining ABA, speech and OT, while teaching employees at Support for Families to continue the efforts once we leave.

ABA, Speech and OT are legally covered benefits for children with autism on Medi-Cal, however actually obtaining the benefit can be a difficult, obstacle-filled process. We intend to use this grant to grease the wheels of this process. We will be notifying families affiliated with Support for Families, but any Medi-Cal recipients in neighboring areas are welcome to attend. Check the [upcoming events](#) section of our website periodically for updates.

ADDING ABA TO YOUR COMPANY'S BENEFITS PACKAGE COSTS APPROXIMATELY \$0.31 PER MEMBER, PER MONTH. DOES YOUR COMPANY OFFER ABA?

The Autism Law Summit, sponsored by the Autism Speaks government relations team, held a conference last month and presented much good news! Thirty-eight states have passed an Autism Health Insurance Mandate; Medicaid

Average Second Year Cost of Autism Insurance Reform



now offers ABA to low-income families in some states; and some 30 percent of companies that provide private health insurance offer the benefit.

Does your company offer ABA therapy in its benefits package?

Employer-sponsored plans (known as self-funded plans) are not subject to state autism mandates, thus they must voluntarily elect to offer autism benefits. Autism Speaks and other advocates across the U.S. have made huge progress going company to company requesting they include ABA in their benefits package. A goal for 2014-2015 is to keep pushing that number up.

Autism Speaks has posted a comprehensive [toolkit](#) with sample letters and a power point that people can use to approach their company and ask for the benefit. The Early Autism Project created a short [video](#) to show your HR department along with the other materials. Feel free to [contact us](#) for help or support in approaching your company.

	Year of coverage	Number of Covered Lives	Total Claims	PMPM cost
South Carolina	2	397,757	\$2,042,394	\$0.43
Illinois	2	170,790	\$197,290	\$0.10
Louisiana	2	149,477	\$722,828	\$0.40
Florida	2	386,203	\$1,748,849	\$0.38
Arizona	2	130,000	\$388,662	\$0.25
			Average second year cost	\$0.31

Source: Data collected from State agencies responsible for administering State Employee Health Benefits Programs

RESIDENTIAL TREATMENT, INTENSIVE OUTPATIENT & PARTIAL HOSPITALIZATION (AND WILDERNESS THERAPY!)

Adolescence can be a difficult time for children on the autism spectrum and



those with other mental health conditions, and some adolescents require periods of intensive treatments to get over the hump. Under the Federal Mental Health Parity Act, these "intermediate" treatments (residential treatment, partial hospitalization and intensive outpatient) are required under the law, when medically necessary, for the treatment of autism, depression, anxiety and other mental health disorders.

We have been helping many families obtain insurance coverage of these treatments, including wilderness therapy. ([Read about our recent Wilderness victory](#)) In February, we will be travelling to Nashville to speak at the National Association of Therapeutic Schools and Programs's annual conference. We are excited to share information about the law that require coverage of these treatments, and to share our experience about how families can obtain this benefit. If you need assistance obtaining insurance coverage for your child to attend residential treatment or a wilderness program, please [contact us](#).

COPYRIGHT © 2016 AUTISM
HEALTH INSURANCE, INC.
ALL RIGHTS RESERVED.
DESIGNED BY [METADESIGN](#)
[AND DEVELOPMENT](#)

[HOME](#) [HEALTH PLAN TYPES](#) [ABOUT SERVICES](#) [CONTACT](#)  [ESPAÑOL](#) [FOR PROVIDERS](#)
[RESOURCES](#) [BLOG](#) [DONATE](#) [UPCOMING EVENTS](#)

