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Opioid dependence treatment in the privacy of a doctor's office



# MARCH 2014: RESIDENTIAL TREATMENT FOR TEEN WITH ASPERGERS PAID BY INSURANCE

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## RESIDENTIAL TREATMENT FOR TEEN WITH ASPERGERS PAID BY INSURANCE



We have won a groundbreaking appeal on a very tough case, successfully obtaining insurance coverage for residential treatment!

The family was willing to do anything to help their 16-year-old son with Aspergers and other mental health difficulties. His behaviors had become increasingly erratic and even violent, and he was also using substances and becoming more distanced.

This teen's family enrolled him in a residential treatment center/boarding school in Utah that specializes in treating adolescents with Aspergers.

Several months later the family hired the Autism Health Insurance Project.

Despite the unwillingness of insurance companies in general to fund residential treatment for mental health conditions, AHIP's appeal won, and the Department of Managed Health Care ruled that the family should be reimbursed for seven months of treatment. It is still being determined whether the family will be reimbursed at an in-network, or out-of-network rate. [Read More](#)

## 4-YEAR-OLD BACK TO TWICE WEEKLY SPEECH VISITS AFTER MEDI-CAL ILLEGALLY LIMITED TO TWO VISITS PER MONTH. AHIP APPEALED & WON FIVE CASES!

This adorable 4-year-old boy on Medi-Cal had been receiving speech twice weekly when his mom received notice that his speech had been cut to twice monthly! Mom's calls to the health plan had her on nonstop holds and transfers that led nowhere. AHIP took her case at no charge (thanks to a generous family services grant from Autism Speaks), appealed and won. This little boy is now back in speech twice weekly. [Parent Testimonial.](#)



This family is not alone! In the past three months, AHIP has taken on half a

dozen nearly identical cases. Medi-Cal denial letters cite a law that permits capping speech therapy to two visits per month. This is only half the law!! The other half states that this law does not apply to children under 21 years old. If you know someone in this position, we have created a [sample appeal letter](#) for use, and we have posted documentation about the [law](#). Please spread the word.



We have also created a [sample letter](#) for Medi-Cal subscribers that are told they should visit their local school district for speech services. Thank you, [Autism Speaks](#), for providing us with the resources so that we can help these wonderful families obtain and keep these medically necessary services!!

[OTHER CASES WE HAVE WON](#)

## "IS THE LAW WORKING?" AUTISM MANDATE HEARING HELD AT THE STATE CAPITOL MARCH 4, 2014



Senator Darrell Steinberg, author of California's Autism Health Insurance Mandate, hosted a hearing at the state capitol on March 4, 2014 to assess how implementation of the year-and-a half old law has been going.

"Today is a check-in on how 946 and its interaction with the regional centers is working," said Steinberg. "Are more children and families accessing the service? Is 946 increasing access?"

Feedback from various agencies and advocates showed that many more families have been able to access Applied Behavior Analysis, thanks to the law, but a number of problems have surfaced. Problems raised included high copays & deductibles, the lack of ABA therapy for Medi-Cal families, denials, and inadequate provider compensation. Senator Steinberg acknowledged the problems

that were raised and promised to do what he could to remedy them in the upcoming legislative year. [Read More.](#)

## INSURERS DON'T WANT YOU TO KNOW WHEN YOU'VE HIT YOUR OUT-OF-POCKET MAXIMUM

Most health plans have an annual out-of-pocket maximum that a consumer is required to pay. Once you hit that number in co-pays, co-insurance and deductibles--be it \$2K, \$10K or something else--the insurer must pay 100% of health costs for the rest of the calendar year for in-network providers. Problem is, you may hit that magic number and not know! And insurers typically do not alert you! Most plans continue to bill for these payments long after the OOP maximum has been satisfied, and some plans require that you submit receipts. If you have Medi-Cal as secondary, or your child gets regional center to fund the co-pays, then the state may be picking up some of these costs when the insurer should be.

AHIP is working with Senator Steinberg on SB 1176, legislation that requires insurers to keep track of the OOP maximum, and notify consumers when they have hit the magic number. Do you agree with the bill? If yes, please drop Senator Steinberg a quick [email](#) asking him to back SB1176. If you have a story to share about challenges surrounding this issue, we are currently gathering stories. Please [contact us](#), mention whether or not you have Medi-Cal as secondary, and which plan you are in, and tell us what happened. We have started the process and need your support to get this important legislation to the finish line.

## DO YOU VALUE OUR WORK? PLEASE MAKE A DONATION

We operate on a shoe-string budget to make sure autism families receive the maximum benefit from their

insurance companies. We educate lawmakers and encourage autism friendly legislation. We spread the word about laws and the rights that families have. And we write appeals directly for families on a sliding scale basis, including no cost help for Medi-Cal families. Please consider a donation of any amount.

DONOR ACKNOWLEDGEMENT: The Autism Health Insurance Project would like to thank all who generously responded to our end-of-year fundraising campaign.

Champions (\$250 and above) Randi and Todd Goldman\*; Matt and Cambria Panuwat\*; Tara Perkins; Susan Stark, Speech Pathology Group; Susan and Bob Wolfe\*

Heroes (\$100-249) Anonymous; Beth Berke; Catherine Coleman; Hai Dang; Jeanne and Dave Dyess, Diamond Bill Review\*; Karen Fessel and Jeffrey Kirschenbaum\*; Fletcher

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Francis\*; Linda Goren and Ned Congdon\*; Meong Im-Kang; Sally Kirk; Valerie Kubiak; Flora Kupferman\*; Nacira Rangel; Claudia Shah; K Alexander Shangraw; Sharon

Williams \*Recurring donor

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