

20 Questions about the New York Autism Insurance Mandate

FAQ #1: Does New York State have an autism insurance mandate? YES, NYS is actually one of 39 states in the country with an autism insurance mandate. The NYS mandate was passed in November of 2011.

FAQ #2: What is covered under the New York Mandate? The NYS mandate covers many medical and behavioral treatments including: Diagnosis, Treatment, Assistive Communication Devices, Psychiatric Care, Psychological Care, Medical Care, Therapeutic Care, Pharmacy Care, Behavioral Health Treatment.

FAQ #3: Does that mean I can get an AAC device through my insurance? YES, NYS health plans cannot deny coverage for an AAC device solely because of an autism diagnosis.

FAQ #4: What is Therapeutic Care? Therapeutic Care is services provided by licensed or certified Speech Therapists, Occupational Therapists, Social Workers, and Physical Therapists.

FAQ #5: What is Behavioral Health Treatment? Behavioral Health Treatment is Counseling and Treatment Programs provided by a Licensed Provider and Applied Behavior Analysis (ABA) provided or supervised by a Behavior Analyst "...that are necessary to develop, maintain, or restore to the maximum extent practicable, the functioning of the individual."

FAQ #6 Are there any limits or caps on services covered under the mandate? New York State health plans are not allowed to place caps on services covered under the mandate with the exception of ABA.

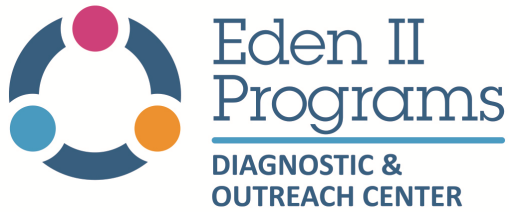
FAQ #7: What are the caps on ABA? There is no age cap or lifetime dollar cap on ABA, however ABA is subject to a cap of 680 hours per insured individual per year.

FAQ #8: What is *not* covered under the New York State Autism Insurance Mandate? Coverage may be denied if treatment is provided to a covered person pursuant to an IEP (Individualized Education Plan) or other state funded plan.

FAQ #9: Does that mean my child does not get services if my child has an IEP? Absolutely not, individuals with IEPs are eligible for services, however the services must be *supplemental* in nature and provided *outside* of an educational setting.

FAQ #10: Does MY health plan fall under the NYS autism insurance mandate? This all depends on the *type* of plan that you have. Insurance carriers offer several types of plans including State Employee Plans, Individual Plans, Fully Insured Plans, Military Plans, Federal Employee Plans, Self-Funded Plans, Medicaid Plans, State Health Insurance Marketplace Plans (Affordable Health Care Plans), and plans that are purchased in another state. Only plans that are regulated by New York State are subject to the mandate. This includes State Employee Plans, Individual Plans, Fully Insured Plans, and Marketplace Plans. However, many plans that are not regulated by New York *do* cover ABA as well. These include plans that are purchased out of state, and many self-funded plans.

FAQ #11 What *type* of plan do I have? There is no way to answer that question here, however it is a very frequently asked question.



20 Questions about the New York Autism Insurance Mandate

FAQ #12 I have Cigna, Aetna, 1199, GHI etc etc etc, does my plan cover ABA? Again, there is no way to answer that question here, but that is also a very frequently asked question.

FAQ #13: How do I find out if my plan covers ABA? There are two ways to find out. The first way is to call your insurance and ask. You will need the following information when calling your insurance: Member name, Member DOB, Member ID number, Member Diagnosis and Diagnostic Code, Specific ABA Services, and ABA Service Codes (or CPT Codes). The second way is to ask an ABA provider to call your insurance for you.

FAQ #14: What is the best way to find out if my plan covers ABA? The best way to find out is to ask an ABA provider to call for you. The ABA provider will know the right questions to ask, and the provider will have to call the insurance to request prior authorization (see below) before initiating ABA services anyway.

FAQ #15 My plan does cover ABA, now what? All plans require prior authorization for ABA. This means the insurance has to give the provider permission to provide ABA services in advance.

FAQ #16 What is needed for the provider to obtain prior authorization for ABA? The ABA provider has to submit proof that an autism diagnosis was made by a physician or a licensed psychologist. The ABA provider also has to submit a recommendation for ABA from a physician or a licensed psychologist. This is much much simpler that it sounds, and any experienced ABA provider will be able to help you through this process.

FAQ #17 What happens after the provider obtains prior authorization for ABA? Services can begin immediately after the provider obtains prior authorization for ABA. Services begin with an initial assessment that involves 6-8 hours of assessment and treatment planning. The assessment concludes with a written ABA treatment plan that specifies the individual's current skills, challenging behaviors, parental concerns and most importantly goals for increasing skills and reducing challenging behaviors. The ABA treatment plan also includes recommendations for the number of hours of services (i.e., "therapy dosage"). The ABA provider submits the ABA treatment plan to the insurance and requests an authorization for ongoing services.

FAQ #18 What is the authorization for ongoing services? The authorization for ongoing services generally specifies the amount of services that can be billed to the insurance over a six month period. Services usually include 1:1 therapy from a behavior technician, 1:1 therapy from a Board Certified Behavior Analyst (BCBA), clinical supervision from a BCBA, social skills groups, and additional assessment and treatment planning.

FAQ #19 What is ABA? ABA is the autism treatment with the most scientific evidence supporting its effectiveness. You can learn more about ABA by visiting www.eden2center.org

FAQ #20 How can I get started with ABA services at the Eden II Programs Diagnostic and Outreach Center?

2285 Victory Blvd
Staten Island, NY 10314
Intake Phone: 917-722-3986
Email: center@eden2.org

600 Newbridge Road
East Meadow, NY 11554
Intake Phone: 917-722-3986
Email: center@eden2.org