



A BETTER LEARNING ENVIRONMENT

ABA Therapy & Insurance Coverage

The coverage of ABA services / Behavioral Therapy for autism or related disorders is becoming more commonplace with insurance companies, especially when the plan is self-funded. The following questions will help you determine whether or not it is likely that your insurance company will cover this type of service. Our billing office can finalize the exact details of coverage should your plan cover this type of therapy.

On the back of your insurance card is a number for customer service. When you call this number, you can ask a rep questions like the ones listed below. You may very likely be transferred to a special center for autism or the mental/behavioral department to verify these benefits. Please keep in mind that for many plans these benefits utilize the mental/behavioral health portion of your plan.

Questions to Ask your Insurance Carrier

1. **Is my plan self-funded?** The benefits in self-funded plans are driven by the employer. If it turns out that your plan does not include ABA benefits, go to your HR department and lobby for having these benefits added to the group plan.
2. **Does my medical or mental health plan cover ABA therapy?** Insurance companies sometimes call this ABA therapy, behavior therapy, or autism services. BCBS calls them autism benefits. As the services are not yet standardized across carriers with consistent coding, you may have to suggest to your rep different wording until they determine which services you are inquiring about. *If your plan does not cover ABA benefits, you will not need to discuss any of the following questions.*
3. **For ABA therapy to be covered, is an ICD-9 (diagnosis code) of 299.00 (autism) required?** *If this diagnosis is required and the patient does not have it, you will not need to discuss any of the following questions.*
4. **Does my ABA therapist have to be “in-network”?** If they say yes, you are still encouraged to call us to investigate on your behalf further. Quite often we are able to obtain an exception. And it is also quite often that the rep you are speaking with will

not know about how to obtain an exception. Our billing department can look into whether or not an exception is available.

5. *For those with an autism related diagnosis – **In what state was my plan underwritten/funded?*** This determines whose autism law your plan must comply with. Not every autism law covers ABA Therapy. Arizona has Stephen's Law in effect, but not every insurance plan must comply with Stephen's Law. Your insurance plan must comply with the laws that are in effect in the state in which is underwritten or funded. For instance, you could live in Phoenix and have BCBS of KS City, which must comply with Missouri State Autism laws, not Arizona's Stephen's Law.
6. **In what setting may ABA therapy be provided?** Plans can have differing benefits depending upon the location where therapy is performed. ABLE provides ABA services only in the clinic for the months of June and July.
7. **What is my deductible and how much has been met?**
8. **Does my plan have a copayment or coinsurance that I will be responsible for?**
9. **How many sessions per year does my health insurance cover?** Don't worry if they are not able to answer this question. This is most often determined when the insurance company connects with your therapist to determine an appropriate treatment plan specific to the patient.
10. **What is the coverage amount per therapy session?** Again, you don't need to worry if they are not able to answer this question. This generally applies to in-network providers and is often negotiated at the time we obtain pre-authorization for the services.
11. **Is a referral required from my primary care physician?**
12. **Is pre-authorization required before my therapist can work with the patient?** You may again be transferred to a specialist to answer this question. Every insurance company may also call this something different. Pre-auth, pre-cert, single case agreement, etc.

If you have determined that you have ABA Therapy benefits as part of your plan and would like to finalize the details with our billing office, request an Insurance Form by emailing admin@ablekidsaz.com.