



## **Funding Sources for ABA Therapy in Indiana**

*Michele Trivedi, MHA, The Arc Insurance Project Manager*

*As of March 3, 2016*

Applied Behavior Analysis (ABA) is the process of systematically applying interventions based upon the principles of behavioral theory to improve socially significant behaviors, and to demonstrate that these interventions are responsible for the improvement in behavior.

Families seeking ABA therapy for their loved ones have a variety of funding options for ABA therapy. If you have questions, or need additional information to navigate ABA funding, contact Michele Trivedi, The Arc Insurance Project Manager, at [mtrivedi@arcind.org](mailto:mtrivedi@arcind.org), 317-977-2375 or 800-382-9100.

### **Private Health Insurance Plan**

- Employer based plan that is *fully funded* and regulated under Indiana Law or from a state that has an *autism mandate*
- *Individual policy* purchased on the commercial market in Indiana
- *Any HMO or Health Maintenance Organization* plan purchased in Indiana
- A self-funded or ERISA employer based plan that voluntarily covers autism (they are not required to cover autism under a state mandate at this time – they are under federal law)
- Your Human Resources or Employee Benefit department can tell you if your plan is fully funded (state regulated) or ERISA (federally regulated) and provide you with documentation about autism coverage.

### **Affordable Care Act Plan (ACA)**

- Purchased on the federally facilitated Indiana ACA marketplace
- [www.healthcare.gov](http://www.healthcare.gov)
- Must follow the Indiana Autism Mandate provisions

### **Federal Employee Health Care Plans**

- In 2017, ALL federal employee health care plans must cover medically necessary autism treatment, including but not limited to ABA therapy
- Federal employees should contact their HR or benefits coordinator to inquire about coverage in 2016, as some plans offered coverage and some did not for 2016

## Indiana Medicaid Health Insurance Plans (NOT Waivers)

- All carriers in Traditional and Managed Medicaid must cover medically necessary autism treatment, including but not limited to ABA under the EPSDT program
- Children will be screened to determine if they are eligible for ABA Therapy services; how this will be done has not been made public yet
- The program that will cover autism treatment (EPSDT – Early, Periodic, Screening, Diagnosis and Treatment) ***must cover all medically necessary services for eligible children ages 0-21 in order to prevent or reduce potential life-long disability***

## Indiana Medicaid Waivers (for “support services” NOT “medically necessary services”)

- Behavioral Consultation Services are available, such as by a BCBA, Social Worker, Behavioral Consultant, and other qualified providers
- Behavioral Consultant Services do not include front line technician services
- IBI or Intensive Behavioral Intervention Services are in the state plan, are limited by age, and other factors
- Most individuals are on the Family Supports Waiver, which has a budget limit of about \$16,000

## Children’s Special Health Services (CSHS)

- Limited to \$10,000 per child per year
- Is intended to be a source of **supplemental coverage** for children who have special health care needs that ***are not covered*** by private insurance or Medicaid – private insurance and/or Medicaid must be billed first
- Coverage is limited to 23 specific conditions (which covers over 500 diagnoses)
- Reimburses for one-to-one BCBA services or BCaBA services only (the BCaBA must be under the supervision of a BCBA)
- May assist with copays; does not cover deductibles OR premium payments for ACA or private plans

## Grant Programs

- United Health Care grant program
- Check for Autism Support Groups and Grant programs in your county via The Autism Society of Indiana Ally Program
- Some providers offer financial need-based assistance and payment plans, check with your local providers
- Check the Indiana Resource Center for Autism (IRCA) website for grants

## **Public Schools – For Educational Services ONLY, Not Medically Necessary Treatment**

- Some school districts have hired BCBA's to consult with teachers
- Some school districts will collaborate or contract with outside agencies for BCBA services and/or other behavioral services, including outside placement, when determined to be necessary in the Case Conference Committee planning of the child's IEP (Individual Education Plan)
- Schools do not write any particular method of education into an IEP, therefore parents should not expect to see "ABA Therapy" written into an IEP
- If ABA therapy is needed to access education and to make progress in academic and state curriculum requirements, it should be included in the services offered.
- Public schools do NOT treat medical conditions; **IDEA does not require treatment – it requires services to access a free, appropriate public education – this is a much different standard than clinical standard of care for treatment of a condition**
- **Schools should, and many would argue are obligated, to cooperate with the provision of medically necessary treatment during school hours and in the school setting.**