

# ABA in Illinois

What families need to know



Family to Family Health  
Information Center



Illinois Autism  
Insurance  
Coalition

# Meet Marla



- My son Eli is a happy guy and just turned 25 years old.
  - He lives in Ohio in his own house with two roommates with staff support 24/7.
  - Eli was diagnosed with ASD/ID at age two and has severe or level 3 ASD/ID.
  - Consumer
  - Administrator/Advocate
  - Founder of the Illinois Autism Insurance Coalition to focus on building access to prescribed treatments.
- [www.ilasd.com](http://www.ilasd.com)

# Meet Denise

- Personally: Wife and mother of two plus a furbaby.
- Youngest was diagnosed with autism & started Applied Behavior Analysis (ABA) therapy before the age of 2.
- Professionally: Works for Behavioral Perspective Inc. since 2014 helping families navigate and gain access to ABA, Speech Therapy (ST) & Occupational Therapy (OT).
  - [www.bpiaba.com](http://www.bpiaba.com)



# Goal of this presentation

Provide an understanding of:

- What is ABA
- How to access ABA for autism
- Funding available (private insurance, marketplace, grants, medicaid)
- Current Barriers to treatment

We understand individuals with ASD and their families have the right to access whatever treatments they feel are best for themselves or their loved ones.



# What is ABA?



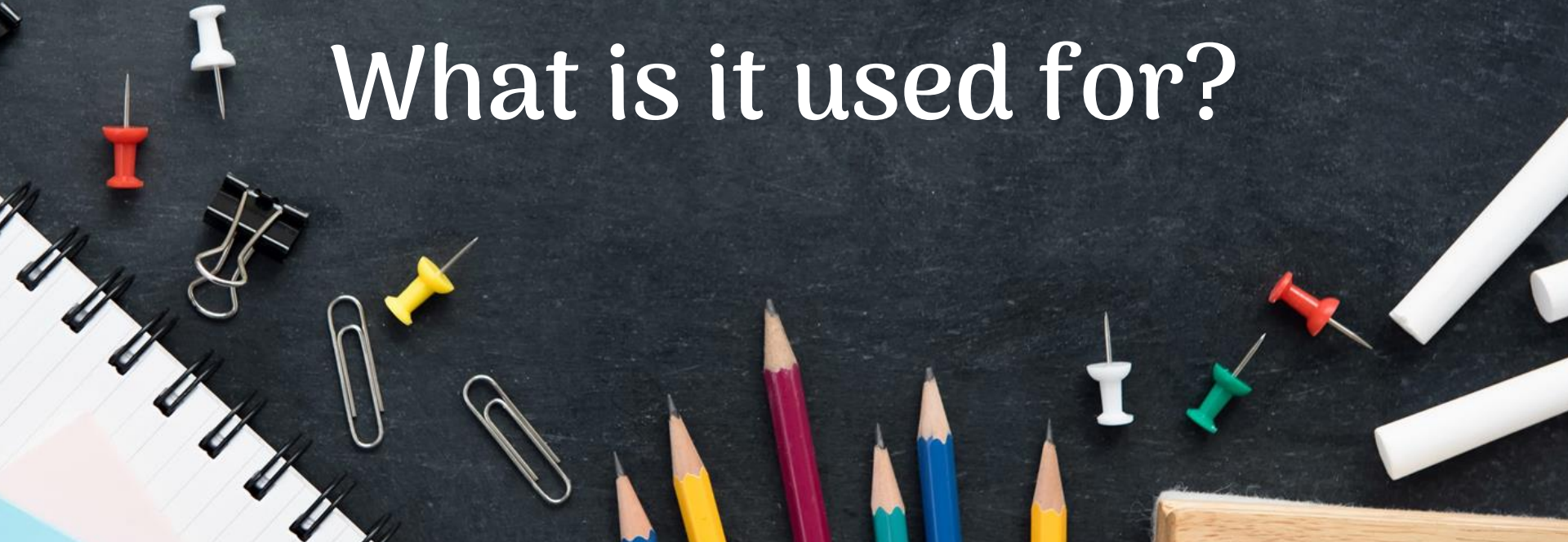
# Applied Behavior Analysis

**Behavior** Analysis is the science of human behavior.

**Applied** behavior analysis is the application of that science to change or shape behavior.



# ABA: What is it used for?



# Applied Behavior Analysis for autism

- Increases positive behaviors, such as social skills and staying on task.
- Teaches new skills, including verbal and non-verbal communication and life skills.
- Promotes communication and functional behaviors in all environments, such as classroom, community, and home.
- Reduces challenging behaviors such as self-injurious or aggressive behaviors.



# Who provides ABA services?

- Board Certified Behavior Analyst (BCBA)
  - Assesses, sets goals, trains/ supervises RBT's
  - Requires a Master's Degree & Board Certification
- Registered Behavior Technician (RBT)
  - 1:1 therapy under direction of BCBA
  - Requires 40 hours of training, competencies and passing a certification exam.
  - Required to be supervised a minimum of 5% by BCBA, most companies is 10-20%.



# What does ABA Therapy look like?



Discrete Trial Training

What do we notice in this video?

- 1:1 therapy
- Imitation skills
- Matching skills
- Positive reinforcement
- Taking Data

# What does ABA Therapy look like?

What do we notice in this video?

- 1:1 therapy
- Using motivation to promote communication
- Positive reinforcement
- Fun!



Natural Environment Teaching (NET) with an American Sign Language (ASL) Learner

# Is ABA only for little kids with autism?

Absolutely not!

- Individuals of all ages can benefit from the behavioral principles of ABA.
- Focused ABA Interventions with goals focused on:
  - Independent living skills
  - ADL's (Activities of daily living)
  - Vocational skills
  - Challenging behaviors that limit access to the community
- Locations may vary:
  - Community day service programs
  - Residential facilities, CILA's or parent's home
  - Independent living communities or even nursing home settings

# Other effective behavioral treatment for ASD.

## Other Insurance Reimbursable Treatments:

- Cognitive Behavioral Therapy
- Counseling
- Medication Management
- Socials Skills Groups
- Occupational, Speech and Physical therapy
- Diet & Alternative Medical Care (refer to health plan for coverage)

<https://www.cdc.gov/ncbddd/autism/treatment.html>



# How to access ABA?



# Where to find Coverage

## **Employer-Based Health Insurance**

- Self-insured plans for large companies (don't have to follow mandates)/60% of IL Employers Plans In IL
- Fully-funded plans for all size companies. (follow mandates/ACA/ IL parity law/ DD Habilitative Therapies) <https://insurance.illinois.gov/HealthInsurance/AutismFactSheet.pdf>
- Small employers can purchase ACA health plans that cover ABA.

## **Unions, Multi-Employers, Self Contractors or Related Group Plans (don't have to cover ABA)**

- Union-sponsored health plan
- Multiple Employer Welfare Arrangements (MEWA)
- Association Health Plan
- Healthcare Sharing Ministries & Farm Bureau (no real mental health coverages here)

## **Individual and Family Plans purchased through a broker**

- Short term Limited (stop gap) plans (no real mental health coverages here)
- Individual or Family fully funded plans
- ACA Child Only plans to cover the child and ABA, some families may qualify for subsidies

## **Public Health Insurance - Medicaid**

# Private Insurance through employers



- Most private insurance plans obtained through employment cover ABA therapy for individuals with an autism diagnosis.
- Employers with self-insured plans may opt out of covering this service as they are not required to follow mandates.
- More and more employers who offer health insurance are opting in due to advocacy from employees.

# Requirements for coverage to apply

- Medical diagnosis of autism from a qualified professional.
- Most insurance payors define qualified professional as a Neuropsychologist, Licensed Clinical Psychologist or a Developmental Pediatrician.
- Diagnostics from neurologists, general pediatricians, schools will generally not be accepted.
- Medical Necessity



# Understanding Medical Necessity

## Medically necessary generally refers to:

- Treatments that ameliorate or manage symptoms (habilitative)
- Improve functioning
- And/ or prevent regression or deterioration

## Elements of medical necessity include:

- Evidenced based interventions/generally medical accepted treatment
- Goals to remediate deficits, signs and symptoms of the condition being treated
- And treatment plans that specify frequency, intensity and duration of treatment that is considered to be clinical appropriate.



# Autism & Insurance

Autism Spectrum Disorder (ASD) is a medical condition and listed in the Diagnostic and Statistical Manual of Mental Disorders (DSM-5).

Medical/Mental Health treatments focus on treating the three core deficits of ASD.

- Social interactions, communication and restricted repetitive and stereotyped patterns of behavior

Treatment intent is to:

- Rehabilitate towards an end to intensive treatment and move to maintenance type treatments (counseling)/or
- Maintain Stabilization, (Habilitative)

# Focused vs. Comprehensive Treatment

## Focused ABA Treatment

- Generally ranges from 4 to 25 hours per week of direct treatment
  - Plus hours for direct and indirect supervision
  - Caregiver training
  - Focuses on a few targeted challenging behaviors or functioning skills, includes social skills classes
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## Comprehensive ABA Treatment

- Involves an intensity level of 25 to 40 hours of 1:1 direct treatment
- Caregiver training
- Supervision of staff and case
- Treatment of multiple affected developmental domains
- Treatment of maladaptive behaviors (noncompliance, tantrums, stereotypy)

What if my  
employer's  
insurance doesn't  
cover ABA?



# Getting creative for coverage...

- Advocate with your employer!
  - [Autism Speaks Self funded tool-kit](#)
  - BP success story
  - Contact the regulator of the health plan
  - You can reach out to the [Illinois Attorney General](#), they help people with insurance issues.
- [Explore other employment opportunities](#)
- Purchase a private insurance plan through a broker.

# ACA Marketplace Plans

- Special Enrollment due to COVID 2/15/2021-5/15/2021
- Can enroll at any time with a qualifying event:
  - **Got married.** Pick a plan by the last day of the month and your coverage can start the first day of the next month.
  - **Had a baby, adopted a child, or placed a child for foster care.** Your coverage can start the day of the event — even if you enroll in the plan up to 60 days afterward.
  - **Got divorced or legally separated and lost health insurance. Note:** Divorce or legal separation without losing coverage doesn't qualify you for a Special Enrollment Period.
  - **Death.** You'll be eligible for a Special Enrollment Period if someone on your Marketplace plan dies and as a result you're no longer eligible for your current health plan.
- Can purchase a “child only” plan.



# Private Insurance Plans...show me the \$\$

- Enroll through a Broker to avoid funding pitfalls
- The following are estimates of current BCBS Marketplace **Child-only** plans (current pricing may differ)
- Will still require prior authorization based on medical necessity plus current diagnosis of autism

	Bronze	Gold
Monthly premium	\$265	\$379
12 months of premiums	\$3,180	\$4,548
Coinsurance/ Copay	80% coinsurance	80% home only/\$15 Copay Office
Deductible	\$4,500	\$750
Out of pocket max (ded + coinsurance/ copay)	\$6,900	\$8,550
Total for the year	\$10,080	\$13,098 home/\$8,448 in office*

\*The Gold plan can be more cost effective if you use only one provider per day and receive services in a clinic. 5 days per week, 52 weeks per year = 260 days of therapy x \$15 + premiums = \$8448.00

What if I can't afford  
a Marketplace plan  
or my co-pays?



# Financial Supports & Grants for Families

[Financial Supports for Co-Pays](http://www.ilasd.com/financial-supports-for-co-pays/) [www.ilasd.com/financial-supports-for-co-pays/](http://www.ilasd.com/financial-supports-for-co-pays/)

- [United Healthcare Children's Foundation](#)
- [Chicago Autism Network](#)
- [The Autism Hero Project](#)
- [HFS Medicaid Health Insurance Premium Payment \(HIPPP\)](#)
- [ARC Grant Handbook](#) & [ARC Illinois Grant Database](#)



# How the Provider can support the family



- Negotiate Payment plans on out-of-pocket cost
- Help provide documentation for:
  - Inquire about hardship applications
  - Scholarships applications
- Partnerships with County Mental Health Boards



What is going on with  
Medicaid & ABA?



# Illinois Medicaid Funding for ABA

Benefit started November 1, 2020

- However, we have just provided training for providers to enroll into the Medicaid program.

What type of Medicaid do I have?

- Medicaid Managed Care Plan (MCO)
  - Meridian & Youthcare, BCBS Community, Aetna (IlliniCare), Molina, & CountyCare (Cook only)
- Fee For Service (FFS) Medicaid Plan
  - Reasons a consumer may have FFS Medicaid
    - Spenddown Program – offering temporary medical benefits
    - Breast and Cervical Cancer Program or
    - The Medicaid eligible individual also has a commercial/employer-based health plan Third-Party Liability (TPL)
    - Medicaid waiver recipients have a choice for either FFS or MCO Medicaid, except if adult on DD waiver with Medicaid and Medicare (dual eligible) or on the MFTD waiver

*Note: TPL - third party liability, Medicaid is always the payer of last resort.*



# IL Medicaid ABA: How to get started?

1. Physician Order. The physician order (prescription) and referral for ABA service delivery is required with the first submission for ABA services and is valid for one year.
  
1. Completed Comprehensive Diagnostic Evaluation (CDE). The CDE is performed by a physician or a clinical psychologist, must be submitted with the first submission for ABA services, and upon request for all subsequent submissions. A CDE is an assessment, evaluation, or test that is required to establish a diagnosis of ASD. The CDE must include:
  - Direct interaction and assessment of the participant;
  - Assessment of the individual outlining behaviors consistent with ASD per DSM-V criteria, resulting in one of the following completed assessments:
    - Autism Diagnostic Observation Schedule (ADOS); Gilliam Autism Rating Scale (GARS); Autism Diagnostic Interview (ADI); or Childhood Autism Rating Scale (CARS)
    - A review of the individual's developmental and psychosocial history (milestones);
    - Current functional ability in both verbal and nonverbal areas and primary caregiver interview
  - *Note: If the CDE is over 24 months old, documentation of functional impairment from a physician or psychologist is needed.*

# Illinois Medicaid ABA Services

## **Behavioral Assessment and Treatment Planning (BATP)**

Initial assessment is completed and an individual treatment plan is written and sent to insurer for authorization.

Occurs every 180 days.

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## **Behavioral Analytic Intervention (BAI)**

Direct Treatment and implementation of the treatment plan goals to reduce the symptoms of ASD.

Approved for six months authorizations

# Illinois Medicaid ABA Barriers

## Challenges and Barriers to Access:

- Very narrow approved practitioner type approved to design and supervise treatment.
  - Behavior Analyst (BCBA) also has to be either a social worker or clinical psychologist
  - 26 Practitioners in the state, only about 15 practicing.

*Complaint/Appeal: Parents, if you are put on a long waitlist or the provider does not employ one of the approved practitioner types, then your child cannot get access to ABA. Please file a complaint with Medicaid.*

- F2F Family Guide to Medicaid Managed Care Appeals: <https://www.thearcofil.org/wp-content/uploads/2021/02/Family-Guide-to-Medicaid-Managed-Care-Appeals-02032021.pdf>
- F2F Family Guide to Medicaid Managed Care Appeals: In Espanol: <https://www.thearcofil.org/wp-content/uploads/2021/02/F2F-Family-Guide-to-Medicaid-Managed-Care-Appeals-Feb-2021-SPANISH.pdf>

# IL Medicaid ABA: I can't access ABA?

My child has Medicaid, a prescription for ABA and I can't find a provider? Get your child's Medicaid number ready and file an appeal with HFS (Medicaid) by:

1. **Call:** Complaints about DHS Services, 1-800-843-6154 (recommend options 2 through 5 below)
2. **Online:** <https://abe.illinois.gov/abe/access/appeals>
3. **In Person:** Your **local Family Community Resource Center** can give you an appeal form
4. **Email:** You can email the completed form to [DHS.BAH@illinois.gov](mailto:DHS.BAH@illinois.gov)
5. **Writing:** Appeal to the Bureau of Hearings, 69 W. Washington, 4th Floor, Chicago, IL 60602

**What to say?** “(Child’s Name) is a Medicaid eligible child diagnosed with autism spectrum disorder (ASD) and born on (birthdate). My child does not have access to the applied behavior analysis services prescribed by his/her physician for the treatment of ASD. I cannot find a provider that accepts Medicaid. My child is protected under EPSDT federal mandate. My child’s Medicaid number is (#). (My name and contact information.)”

**How is it going?** Reach out to Marla Root, Parent and Founder of Illinois Autism Insurance Coalition, to share the status of your appeal, your child getting treatment or any questions you have. [www.ilasd.com/contact/](http://www.ilasd.com/contact/) or [mrootconsulting@outlook.com](mailto:mrootconsulting@outlook.com)

EPSDT (Early, Periodic, Screening, Diagnostic & Treatment)

What if my insurer  
denies our request  
for ABA?



# Denials/Reductions to Treatment: Appeals

**File an internal appeal with your health insurer for any adverse determination (loss or reduction of services):**

- Denial to access ABA
- Reduction of treatment hours requested
- Age
- Not effective progress
- Care at this age should be transitioned to parents/caregiver
- Individual should be getting these services in school

**File an external appeal or simple complaint with your health plan's regulator.**

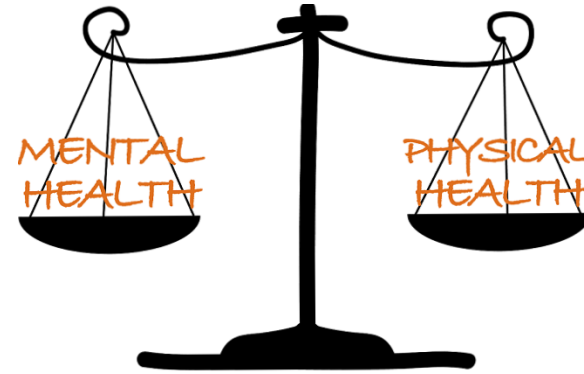
- Self-insured plans - Department of Labor -  
[https://www.askebsa.dol.gov/WebIntake/?\\_ga=2.145186492.947070110.1614020071-212509213.1614020071](https://www.askebsa.dol.gov/WebIntake/?_ga=2.145186492.947070110.1614020071-212509213.1614020071)
- Fully-funded plans - Illinois Department of Insurance (IDOI)  
<https://www2.illinois.gov/services/DOI/file-insurance-complaint>
- ACA/Get Covered Illinois - IDOI
- Medicaid - through the managed care plan or state Medicaid HFS (EPSDT protections)  
<https://www.illinois.gov/hfs/MedicalClients/Pages/medicalprograms.aspx>



# State & Federal Mental Health Parity Law

The Illinois **State Legislature passed Public Act 100-1024 MHP Law** that took effect January 2019.

- Originally, only 6 mental disorders were covered, now the law is applicable to mental or behavioral disorders in the DSM for Mental Disorders or ICD.



**Passed in 2008, MHPEA is a federal law that ended discrimination in mental health & addiction insurance benefit.**

The Federal Parity law mission is to stop the following from occurring:

- Additional financial requirements (co-pays/forced to use out-of-network providers)
- Stricter medical necessity criteria
- Burdensome prior authorizations process
- Treatment limitations or fail first treatment options have to be exhausted.

# Questions?



# Contact info

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