



## It's Covered by Law!

### Residential Treatment

Effective July 1, 2014, Federal Mental Health Parity final regulations went into effect requiring coverage of "Intermediate Care," including residential treatment (of which Wilderness is a form!), partial hospitalization and intensive outpatient therapy. Federal Mental Health Parity applies to nearly all health plans, including employer-funded ERISA plans, state-regulated plans and Affordable Care Act plans.

### ABA Therapy for Autism

Many states have passed autism insurance mandates requiring (state-regulated) health plans to cover behavioral therapy (ABA). The Centers for Medicaid and Medicare (CMS) released guidance in July 2014 instructing all states to offer ABA therapy for children under 21 with autism on Medicaid. And many states have opted to provide ABA therapy to their Affordable Care Act plans.

### Choosing My Preferred Treatment Center/ Provider

Families often have a treatment center or provider they want that is not "in-network" with their insurance. To get coverage you must demonstrate that the "in-network" providers cannot meet your child's unique medical needs.

## Benefits That Can Be Covered By Health Insurance

- Residential Treatment/Wilderness Programs
- Intensive Outpatient/Partial Hospitalization
- Speech Therapy/Social Skills
- Occupational Therapy/Physical Therapy
- Applied Behavioral Analysis (ABA)
- Neuropsychological Evaluations
- Developmental Pediatric Consults
- Medication, Family Therapy, Parent Education
- Some Biomedical Therapies And Consults

## Our Vision

Creating a world where people with autistic spectrum and mental health conditions obtain the health care services that they need in order to maximize their potential.

### Mental Health and Autism Insurance Project

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## We Make Your Insurance Pay

Helping families, providers and other relevant parties obtain health insurance coverage for autism and mental health treatment



Mental Health and Autism Insurance Project, Inc. is a California non-profit public benefit corporation and is a tax exempt section 501 (c.3) entity

## Services for Families

- Free initial consultation and advice including reviewing insurance Evidence of Coverage manuals.
- Direct assistance with advocacy, on a sliding scale based on household income. Services include: Appeal writing, Independent Medical Review preparation, Managing all contact with health plans and regulators, Obtaining single case agreements, Advising on coding and Analyzing Explanation of Benefits statements and invoices to maximize reimbursements

## Treatment Centers & Providers

- Credentialing, In-network with insurance companies
- Speaking events and workshops for families
- In-service trainings with staff on working with insurance
- Single case agreements & Coding and billing to maximize the likelihood of payment

## What Type of Insurance?

Different types of insurance are required to follow different laws. Tell us if your plan is state regulated, self-insured (employer-sponsored), an Affordable Care Act plan or a public benefit (Medicaid). We will tell you your rights and which regulatory body polices your insurance company.



## How We Can Help

Health insurance is a service that families pay for! Insurance companies are obligated to comply with numerous state and federal laws requiring treatment of mental health disorders and autism. Insurers must respond within specific time frames, they must have adequate provider networks and they must cover mental health in parity with medical health treatments.

Unfortunately, families and treatment providers frequently have to fight insurers for medically necessary treatments. This is where we come in!

We track the latest state and federal laws and litigation, and we know what insurance companies are required to provide. We write persuasive compliance letters, citing laws and medical studies, on behalf of families and providers. We have relationships with state regulators and attorneys to assist us in forcing insurance companies to comply if they resist. Health plans don't want to pay for costly services, however the law says they must!

## Reasonable & Customary Rates, Not So Reasonable!

Families seeking out-of-network reimbursement for treatment are beholden to insurance "Reasonable & Customary Rates." We have found that these rates aren't so reasonable at all! We have successfully challenged these rates and recovered significant money for families.



## Government Relations

The Mental & Autism Health Insurance Project attends public hearings, submits public commentary and actively reaches out to state and national legislators regarding the needs of families living with autism and mental health challenges.

## About the Mental Health and Autism Insurance Project

Karen Fessel, Dr PH (pictured left with her son) founded MHAIP in 2009 after struggling to obtain insurance-



funded treatments for her son with autism. The health plans repeatedly lost documents, failed to respond to questions and claims, lacked qualified experts in their networks, and made little effort to follow established laws. Insurance

regulators were often unhelpful during those early years. There was nowhere to turn for help or information. Thus MHAIP was born.

MHAIP maintains that insurance is a service that families pay for, and as such families are entitled to the medical treatment their children need. MHAIP helps families cut through the bureaucracy to get these services, and ensures that insurance companies are following the law.

