

# Autism Insurance Guide:

## ABA and CBHI Services Through Your Insurance

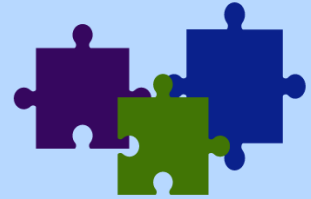
The following resource is meant to help you better understand the services and interventions that you may wish to access for your child through your health insurance. In this guide we describe: *Applied Behavioral Analysis (ABA)* and the *Children's Behavioral Health Initiative (CBHI)* in relation to your health insurance so that you can find the services that best fit your child's needs



The Autism Program  
AT BOSTON MEDICAL CENTER



# Table of Contents



What are the different types of health insurance coverage in Massachusetts.....	#1
Which insurance do you have?.....	#2
What are the services you may be able to access under MassHealth?.....	#3
More on CBHI: What is a hub and a hub waiver?.....	#4
I know my child has MassHealth, but what is a Managed Care Plan?.....	#5
What specific MCO's are available to most MassHealth members?.....	#6
I know my MCO, so how is my ABA covered?.....	#7
Tips and Resources.....	#8

Many thanks to the Autism Insurance Resource Center and the Parent Leadership in Autism Network at Boston Medical Center for providing feedback and information that helped shape this guide into what it is today.

# What are the different types of health insurance coverage in Massachusetts?



## 1) What is MassHealth?

MassHealth pays for health care for certain low and medium income people living in Massachusetts. MassHealth offers health-care benefits directly or by paying part or all of your health-insurance premiums. MassHealth offers different types of coverage based on your age, whether you are a parent, pregnant, or have a disability such as autism. MassHealth will decide if you are eligible and give you the most complete coverage that you qualify for.

### What does MassHealth look like as secondary insurance?

#### MassHealth Standard:

Your child may be eligible for MassHealth Standard as secondary insurance if your family income is less than 150 percent of the federal poverty level. Even if you have private health insurance, your child can also have MassHealth Standard at no additional cost to your family. MassHealth Standard will pay for deductibles, co-payments and other additional costs not covered by your private insurer as long as your child's provider takes MassHealth.

#### MassHealth CommonHealth:

Your child may be eligible for MassHealth CommonHealth as a secondary insurance if your family income is greater than 150 percent of the federal poverty level. You pay a premium based on your family income. CommonHealth is meant to supplement primary insurance to cover services that may not be covered by your other insurance, such as ABA.

### ABA/CBHI coverage under MassHealth?

Following passage of the Autism Omnibus Bill in 2014, MassHealth began covering ABA in 2015. CBHI is a MassHealth run program. So, if you have MassHealth, you will likely have access to CBHI services.

## 2) What is private insurance?

Private health insurance is often offered through employers or other organizations. Some employers offer only one type of health insurance plan. Others may allow you to choose from more than one plan. The laws the govern affect these plans are dependent on the types of plans offered.

### ABA/CBHI coverage under private insurance?

An Act Relative to Insurance Coverage for Autism (ARICA) is a law that passed in 2011 that requires health insurers (usually private insurers) in Massachusetts to provide coverage for the treatment and diagnosis of Autism Spectrum Disorder. This law only affects fully funded plans, so it is important to check with your health insurance provider or employer to see exactly what is covered under your policy.

## 3) What is self-funded insurance?

With a self-insured (self-funded) health plan, employers operate and fund their own health plan as opposed to purchasing a fully-insured plan from an insurance carrier. In self-funded health care, the employer assumes the direct risk for payment of the claims for benefits. Self funded plans are regulated by ERISA, a federal law that does not mandate inclusion of coverage for the treatment and diagnosis of Autism, though some self-funded plans may follow state regulations. Ask your employer for more information.

### ABA/CBHI coverage under self-funded insurance?

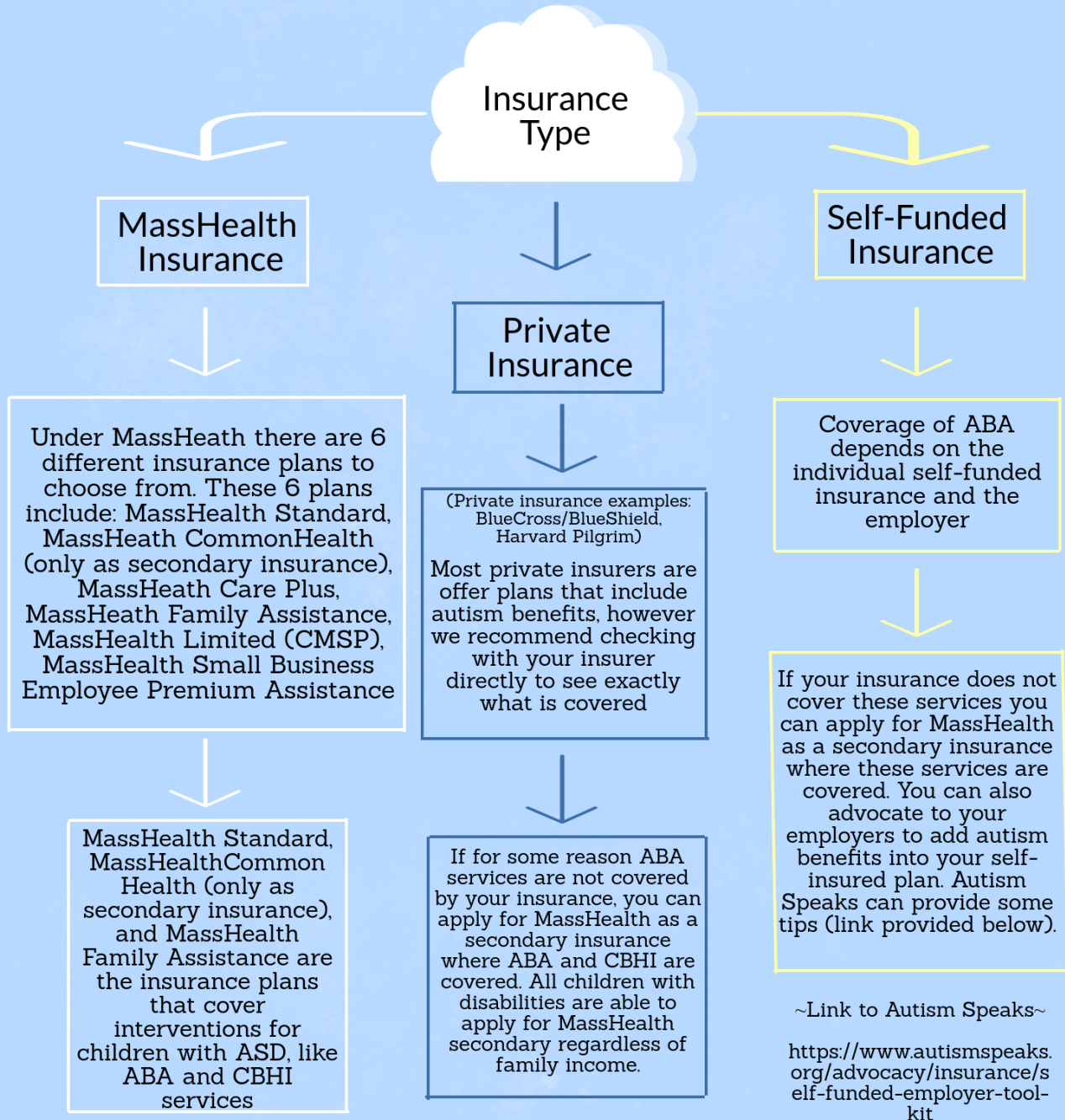
Coverage for ABA and CBHI services will depend on the employer. You can advocate for your employer to add autism benefits to the insurance plan.



# Which insurance do you have?\*



\*Unsure what kind of plan you have?  
Call your insurance provider or speak with an HR representative to clarify



## A note on MassHealth CommonHealth

MassHealth CommonHealth is one of the possible plans you might apply for if you already have primary insurance. CommonHealth will cover ABA and CBHI services, however, it is important to know that CommonHealth is not free. You must pay a monthly premium for this insurance which is dependent on your income.



# What are the services you may be able to access under MassHealth?



## What is ABA?

Applied Behavioral Analysis (ABA) uses evidence based practices to work on challenging behaviors, promote skills, and help with other concerns a parent/caregiver may have about their child. Often an ABA Therapist will come to your home to work with your child and a BCBA (Board Certified Behavior Analyst) will oversee the intervention.

While ABA is mostly directed at the child, agencies will encourage you to be involved in the sessions and train you in how to continue the teaching when the consultants are not there. ABA is recommended for parents who are looking to address the long term behavioral needs and skill building of their child. Services provided vary from agency to agency.

**\*Coverage for ABA under MassHealth Standard/CommonHealth is only offered up to age 21 or age 19 for those with the family assistance plan\***

### ABA

- Typically long term
- Services provided founded on evidence based practices

### IHBS

- Typically short term
- More focused on stabilizing child
- Oriented towards problem behaviors



## What is CBHI?

The Child's Behavioral Health Initiative is strictly a MassHealth program. CBHI offers many services to families with children with ASD including; In-home behavioral services (IHBS), in-home therapy (IT), intensive care coordination (ICC), therapeutic mentoring (TM), family support and training (FST), mobile crisis intervention (MCI), and outpatient therapy. All of these services can be used alongside ABA services except for IHBS.

**In-home behavioral services (IHBS):** Of the above services under CBHI, IHBS most closely resembles ABA. Like in ABA, agencies that provide IHBS services will send a therapist to the home to work directly with your child. IHBS, however, focuses on decreasing specific challenging behaviors and is meant to be a more short term rather than long term service. IHBS is not ABA.

Parents are strongly encouraged to join the sessions and be a part of the intervention. IHBS strategies and services vary greatly from agency to agency and can also be used with children who are not diagnosed with ASD.

**\*CBHI services are only offered up to age 21\***

**\*It's important to note that you cannot receive ABA and IHBS services from MassHealth at the same time.**

If you have private insurance, you may be able to receive other behavioral/mental health services depending on your coverage. Contact your insurance provider for more information.

# More on CBHI: What is a hub and a hub waiver?



## Hubs:

In order to receive in-home behavioral services (IHBS), therapeutic mentoring (TM), and family support and training (FST) you need to have a recommendation from a clinical "hub." A hub can be one of three other services under CBHI (outpatient therapy, in-home therapy, and intensive care coordination). Think of this hub as the gatekeeper or overseer of your child's other CBHI services. They will act as your child's primary behavioral health provider and are responsible for overseeing your child's care and treatment plan. This plan can include additional services and supports outside the hub service if necessary. The service provider and parents work together to figure out the best course of action for the child involved.

Caregivers interested in IHBS, TM, and FST, who are not already involved in a hub service, should contact a hub provider.

**Clinical Hubs:**  
(Any one of these can serve as a hub)

- Outpatient Therapy
- In-home therapy (IHT)
- Intensive care coordination (ICC)

## Hub Waivers:

If your child would not benefit from any of the clinical hub services, but would benefit from in-home behavioral services, there are ways to obtain a hub waiver.

MassHealth (specifically Managed Care entities) will allow families to receive IHBS without having a hub in place under certain circumstances.

These include:

- 1) Your insurance agrees that the hub service would not benefit your child. For example, if your child is non-verbal they may not benefit from traditional talk therapy approaches used by an outpatient or in-home therapist. There may also be no need for care coordination.
- 2) If your child has an existing non MassHealth therapist or provider that is paid for by another insurance or a school, then it is possible to receive a hub waiver. In this case, the therapist or other provider should give a comprehensive assessment of the child as part of the waiver process.

**Hub Dependent Services:**  
(Those that require hubs)

- In-home behavioral services (IHBS)
- Therapeutic mentoring (TM)
- Family support and training (FST)

# I know my child has MassHealth, but what is a Managed Care Plan?



As of October 1st, 2015, coverage of ABA services for children and youth under age 21 who are enrolled in MassHealth Standard, CommonHealth, or Family Assistance falls under the responsibility of MassHealth Managed Care plans.

If your child is enrolled in CommonHealth (MassHealth secondary insurance) you do not need to enroll them in an MCO plan

A Managed Care Organization helps provide services for those who have Masshealth insurance. MassHealth contracts with seven MCO's that a member can choose from when they are enrolled in MassHealth. MCO's deliver primary care services, provide other medical services, and provide behavioral health services. You can only choose from the MCO's that are in your area (see chart on page 6).

## List of Managed Care Organizations (MCO's):

- 1) Health New England (HNE)
- 2) Neighborhood Health Plan (NHP)
- 3) Boston Medical Center Health Net Plan
- 4) Network Health/Tufts Health Plan
- 5) Fallon Community
- 6) Primary Care Clinician Plan/Mass Behavioral Health Partnership (MBHP)
- 7) CeltiCare Health (For those with MassHealth CarePlus)

## How to find out which MCO you have:

You should have been mailed a card that has the name of the MCO. You can also call MassHealth to find out.

Have your ID number and insurance card/information on hand.

## Some things to know about (MCO's):

- 1) While MCO's do provide similar services, not all MCO's are exactly the same, so make sure to look into the summaries of benefits of the seven MCO's listed or call a MassHealth representative to discuss your options
- 2) Different family members may have different MCO's
- 3) In helping you decide which MCO is the best for your family, make a list of the health care providers that you already use. Not all health providers and hospitals work with each plan. You should consider this before deciding which plan to choose.
- 4) In order to enroll in an MCO you must choose a primary care provider for each member of your family.
- 5) If you do not choose an MCO, MassHealth will choose one for you
- 6) You can only change your MCO during an open enrollment period. The open enrollment period is usually one year after you signed up. However, if you contact MassHealth within 30-45 days of first signing up, you can change your MCO
- 7) You or your child cannot be enrolled in an MCO if you have private insurance as your primary insurance





# What specific MCO's are available to most MassHealth members?



MCO choices are dependent on which geographic region you live in:

Region of Massachusetts:	Plans That Are Available In This Area (MCO's):
Northern Region	Boston Medical Center HealthNet Plan Neighborhood Health Plan Primary Care Clinician Plan Tufts Health Plan
Boston and Greater Boston Region	Boston Medical Center HealthNet Plan Neighborhood Health Plan Primary Care Clinician Plan Tufts Health Plan
Southern Region	Boston Medical Center HealthNet Plan Neighborhood Health Plan Primary Care Clinician Plan Tufts Health Plan
Central Region	Boston Medical Center HealthNet Plan Fallon Community Health Plan Neighborhood Health Plan Primary Care Clinician Plan Tufts Health Plan
Western Region	Boston Medical Center HealthNet Plan Health New England Neighborhood Health Plan Primary Care Clinician Plan Tufts Health Plan

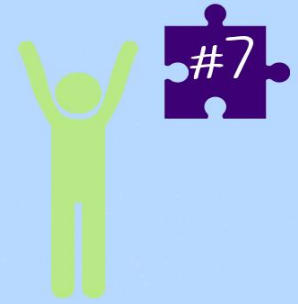


For more information call MassHealth or go to:  
<http://www.mass.gov/eohhs/consumer/insurance/enroll-in-a-health-plan/plans-available-for-members-in-mh-standard-commonhealth-family-assistance.html>





# I know my MCO, so how is my ABA covered?



Normally ABA is covered through your MCO, however, this depends on your managed care organization. Depending on your MCO, ABA may be covered through MBHP, Beacon Health Options, or Tufts.

If you have...

ABA is Covered Through...

*Mass Behavioral Health Partnership (MBHP)	Mass Behavioral Health Partnership (MBHP)
Health New England (HNE)	Mass Behavioral Health Partnership (MBHP)
Boston Medical Center Health Net PLAN	Beacon Health Options
Fallon Community Health Plan	Beacon Health Options
Neighborhood health Plan (NHP)	Beacon Health options
Tufts Health Plan	Tufts Health Plan

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\*MBHP: Mass Behavioral Health Partnership not only covers ABA services, but also covers the copays. If you have a different MCO than MBHP and they are not covering your copayments, contact MassHealth at 1-800-841-2900 about getting copayments covered by MBHP.



## What is the MassHealth Standard/CommonHealth Premium Assistance Program?



The MassHealth Standard/CommonHealth Premium Assistance Program provides financial assistance to families who have a family member that receives MassHealth Standard or MassHealth CommonHealth and who pay private health insurance premiums.

### Is my family eligible?

1. At least one family member must have MassHealth Standard or CommonHealth
2. You must be paying your premiums for your private health insurance out-of-pocket
3. Your private insurance must offer the Commonwealth of Massachusetts required benefits
4. Family income is not considered for program eligibility

To receive an application for the MassHealth Standard/CommonHealth Premium Assistance Program, or for more information call: 1-800-862-4840



Be sure to say you are calling about the MassHealth Standard/CommonHealth Premium Assistance Program for a family member with a disability.



## Tips and Resources



### What will MassHealth need to cover my child's ABA?

MassHealth requires that families submit:

- a diagnostic report which states the diagnosis made by a licensed physician or psychologist using a comprehensive diagnostic and/or functional assessment (i.e. ADOS-G, CARS 2, Vineland)
- information from a child's physical completed in the last year
  - insurance information

Specific ABA agencies may require supplemental documents. The ABA agency you are referred to should assist you in getting these documents.

Ask your child's doctor about making a referral for ABA

### ABA Agencies:

For a list of ABA providers in Massachusetts go to the Autism Insurance Resource Center's website:

<https://www.disabilityinfo.org/arica/SearchBAResult.aspx>

### Health Insurance Resource

Another great resource is a website called Exceptional Lives. On this website you have access to guides that can help you navigate the health insurance system.

<http://ma.exceptionallives.org/health-insurance-guide/>  
or call: 1-844-354-1212

Insurance policies are complicated, do not be afraid to reach out for help.

Please feel free to contact the Autism Program at Boston Medical Center if you have any questions or concerns.

[autismprogram@BMC.org](mailto:autismprogram@BMC.org)  
617-414-3842

You can also call the MassHealth Member Customer Service Center  
800-841-2900  
TTY: 800-497-4648

For more information on insurance policies, feel free to contact the Autism Insurance Resource Center or go to their website.

[info@disabilityinfo.org](mailto:info@disabilityinfo.org)  
774-455-4056 or 800-642-0249

[www.disabilityinfo.org/arica/](http://www.disabilityinfo.org/arica/)

### CBHI Agencies and Services:

<https://mabhaccess.com/> is a great website to find CBHI agencies in your area.

- 1) Go to website
- 2) Click on Log In
- 3) On the right of the log in space click on the box "CBHI Service Search."
- 4) There is a drop down menu where you can choose which kind of CBHI service you would like to search for.
- 5) After choosing which service you would like to look for, type in your zip code and press search!
- 6) You should be directed to a list of services in your area that includes information about language capacity and wait time.

To learn more about the different CBHI services, visit:

<http://www.mass.gov/eohhs/docs/masshealth/cbhi/cbhi-guide.pdf>

### What Other Services Might I Have Access to for my Child?

- group/center based ABA
- assistive/augmentative communication devices (iPads)
- speech and language therapy
- other therapeutic interventions

Make sure to check with your insurance plan

