

SB946:

OBTAINING ABA SERVICE THROUGH INSURANCE FUNDING

Deborah McGrew, PsyD,
BCBA-D, MFT

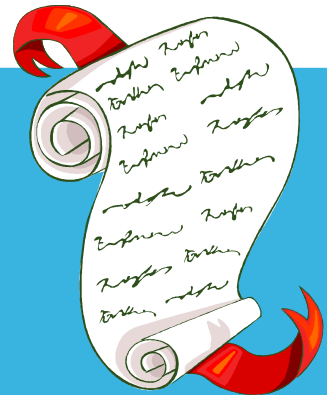
McGrew Behavior Intervention Services,
Inc.

WHAT DOES THE LAW SAY?

This bill, effective July 1, 2012, would require those health care service plan contracts and health insurance policies, ..., to provide coverage for behavioral health treatment, ..., for pervasive developmental disorder or autism.

Full Text of SB946

<http://www.losangeles.networkofcare.org/aging/legislate/display.cfm?bill=SB%20946&ver=10/09/2011&sessionid=2011000>




WHO DOES SB946 COVER?

Persons having Pervasive Developmental Disorder or Autism.



WHAT SERVICES DOES SB946 COVER?

"Behavioral health treatment" means professional services and treatment programs, including applied behavior analysis and evidence-based behavior intervention programs, that develop or restore, to the maximum extent practicable, the functioning of an individual with pervasive developmental disorder or autism...



WHAT SERVICES DOES SB946 COVER?

Behavioral Health Treatment

- **Applied Behavior Analysis (ABA) is one type of Behavioral Health Treatment**
 - ABA can employ many different techniques
 - Discrete trial, token economy, pivotal response, AND MANY OTHERS

WHAT IS ABA?

- ABA is the process of systematically applying interventions based upon the principles of learning theory to improve socially significant behaviors to a meaningful degree.
 - Socially significant behaviors include reading, academics, social skills, communication, and adaptive living skills like motor skills, eating and food preparation, personal self-care, domestic skills, home and community orientation, and work skills.

A California Health Benefits Review Program cited in 9/6/11 Analysis of the Bill (Gives opinion, expected impacts, and cites findings of A California Health Benefits Review Program)

http://www.leginfo.ca.gov/pub/11-12/bill/sen/sb_0901-0950/sb_946_cfa_20110908_150030_asm_comm.html

WHAT IS ABA?

Applied Behavior Analysis

- the design, implementation, and evaluation of environmental modifications to produce socially significant improvement in human behavior. ABA includes the use of direct observation, measurement, and functional analysis of the relations between environment and behavior. ABA uses antecedent stimuli and consequences, based on the findings of descriptive and functional analysis, to produce practical change. ABA is based on the belief that an individual's behavior is determined by past and current environmental events in conjunction with organic variables such as genetics. Thus, it focuses on explaining behavior in terms of external events that can be manipulated rather than internal constructs that are beyond our control.

Behavior Analyst Certification Board <http://www.bacb.com>

APPLIED BEHAVIOR ANALYSIS

- The design, implementation, and evaluation of environmental modifications to produce socially significant improvement in human behavior.
- We create programs and arrange the environment to help people overcome problems that affect their lives



APPLIED BEHAVIOR ANALYSIS

- **ABA includes the use of direct observation, measurement, and functional analysis of the relations between environment and behavior.**
- We watch the behavior and count or time it, and make hypotheses regarding what the person is trying to get by engaging in the behavior

APPLIED BEHAVIOR ANALYSIS

- **ABA uses antecedent stimuli and consequences, based on the findings of descriptive and functional analysis, to produce practical change.**
- To help us figure out what the person is trying to achieve by the behavior, we look at the things that happen before AND after the behavior, We try to manipulate those variables for the person's benefit.

APPLIED BEHAVIOR ANALYSIS

- ABA is based on the belief that an individual's behavior is determined by past and current environmental events in conjunction with organic variables such as genetics.
- We know that each person is unique, and that what they do is based on how they have learned things in the past, the situation they are in now, and their own genetic or temperament make up.

APPLIED BEHAVIOR ANALYSIS

- Thus, it focuses on explaining behavior in terms of external events that can be manipulated rather than internal constructs that are beyond our control.
- We work with only those things that we can actually control.



HOW IS ABA DELIVERED?

- **Parent/Caregiver Training and Collaboration**
 - Parent Participation is Crucial
- **Direct Service/1:1 intervention**
 - Home
 - Office
 - Community
- **Group**
 - Play
 - Social
 - other



WHO CAN PROVIDE ABA?

- The treatment is provided under a treatment plan prescribed by a qualified autism service provider and is administered by one of the following
 - A qualified autism service provider.
 - A qualified autism service professional supervised and employed by the qualified autism service provider.
 - A qualified autism service paraprofessional supervised and employed by a qualified autism service provider



WHAT IS A “QUALIFIED AUTISM SERVICE PROVIDER”?

"Qualified autism service provider" means either of the following:

(A) A person, entity, or group that is certified by a national entity, such as the Behavior Analyst Certification Board...

OR

(B) A person licensed as a physician and surgeon, physical therapist, occupational therapist, psychologist, marriage and family therapist, educational psychologist, clinical social worker, professional clinical counselor, speech-language pathologist, or audiologist pursuant to Division 2 of the Business and Professions Code...

provided the services are within the experience and competence of the licensee.



HOW DO YOU GET INSURANCE TO COVER ABA SERVICES?

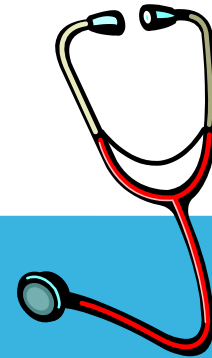
- The treatment is prescribed by a physician and surgeon licensed pursuant to Chapter 5 (commencing with Section 2000) of, or is developed by a psychologist licensed pursuant to Chapter 6.6 (commencing with Section 2900) of, Division 2 of the Business and Professions Code.

THIS MEANS:

- You need a diagnosis of Autism/PDD from a licensed Physician or Psychologist

AND

- A prescription/recommendation for ABA services



HOW DO YOU GET INSURANCE TO COVER ABA SERVICES?

- **Submit your Diagnosis and Prescription for services to your Insurance Provider**
 - Call your Customer Service number
 - ABA Division
- **They Authorize Services and Provide you with a list of In Network Providers**
 - Usually just an Assessment at first
 - They should go over your benefit and coverage with you
 - Including Co-Pay and Deductible responsibilities

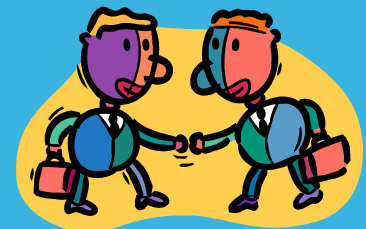
HOW DO YOU GET INSURANCE TO COVER ABA SERVICES?

- **You Call the ABA Provider**
 - Give the Provider your insurance info
- **The Provider Verifies coverage and authorization**



HOW DO YOU GET INSURANCE TO COVER ABA SERVICES?

- **The Provider Meets with the family to Complete an Assessment and Develop a Treatment Plan**
 - Describes the patient's behavioral health impairments to be treated.
 - Functional Assessment
 - The treatment plan has measurable goals over a specific timeline that is developed and approved by the qualified autism service provider for the specific patient being treated.
 - The Intervention Plan includes the service type, number of hours, and parent participation needed to achieve the plan's goal and objectives, and the frequency at which the patient's progress is evaluated and reported.
 - Provides intervention plans that utilize evidence-based practices, with demonstrated clinical efficacy in treating PDD or autism.




HOW DO YOU GET INSURANCE TO COVER ABA SERVICES?

- **The Provider submits the Assessment to Insurance**
- **Insurance authorizes the ongoing treatment**
 - Specifies service amounts and authorization dates

HOW DO YOU GET INSURANCE TO COVER ABA SERVICES?

- **Treatment Begins**

- The treatment plan shall be reviewed no less than once every six months by the qualified autism service provider and modified whenever appropriate
 - Discontinues intensive behavioral intervention services when the treatment goals and objectives are achieved or no longer appropriate.
 - The treatment plan is not used for purposes of providing or for the reimbursement of respite, day care, or educational services and is not used to reimburse a parent for participating in the treatment program.
- 

CO PAYS AND DEDUCTIBLES

- **The Patient/or Guardian/Parent is responsible for the payment of all Co-Pays and Deductibles**
 - Be aware at the outset about what this may mean in terms of out of pocket costs
 - This may mean that you may not be able to afford the service type and number of hours recommended in your treatment plan
 - Talk to the Provider about payments
 - Seek other sources of funding

QUESTIONS?

Deborah McGrew, PsyD, BCBA-D, LMFT

707-246-7920

debmcgrew@yahoo.com

