

# Funding for Applied Behavior Analysis (ABA) Therapy: A Guide

Applied Behavior Analysis, an intensive behavioral intervention, is the gold-standard treatment for children with an autism spectrum disorder (ASD) and can be very effective for children with other developmental delays. Although it is the recognized standard of care, it is also quite costly. This guide is provided to assist families in obtaining and paying for services.\* Additional information is available at [www.littleleaves.org](http://www.littleleaves.org).

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## Public Agencies

By federal law, public agencies are required to provide services for children with developmental delays. Depending of your child's age, contact your local public agency and inquire about services for children with autism, including ABA therapy.

## Early Intervention Programs

- 0 – 36 months: Contact your local Early Intervention program to see what services they provide for children with an autism spectrum disorder or a related social-communication challenge. Services may be provided at no cost to your family or for a fee, based on your family income.
  - The [DC Early Intervention program](#) currently provides intensive ABA services to children who may have an autism spectrum disorder (an official diagnosis is not required).
  - In [Maryland](#) and [Virginia](#), services are provided differently by each county. Contact your local office for more information.

## Public School Systems

- 3 years and older: Contact your local school system to learn about services provided for children with an autism spectrum disorder. Get in contact with the person responsible for serving children with autism and ask specifically about ABA services. You may consider hiring an educational advocate to help you navigate the process for obtaining services in the school system.
  - You may also want to investigate your other funding options (see below) that could allow you to supplement your child's in-school program with private services (family training, additional ABA, etc.).

## Insurance

Determine if you have insurance coverage for ABA therapy. Many insurance plans now cover the treatment of autism, including ABA therapy. If your policy does, your insurance company may refer you to a network of providers, or you may be able to choose one on your own. To find one, ask your child's professionals, other families, or local autism community resources for names of providers in your area. You may also check the [Behavior Analyst Certification Board website](#) to find certified providers near you. Information is provided below for different health insurance types.

### Private employer-sponsored insurance

- Your insurance policy may cover ABA services. In fact, over half of all states have passed laws that require many insurance policies to cover the diagnosis and treatment of autism spectrum disorders, including ABA therapy. Even if your state has not passed a law, you may still have coverage if your employer's health-care policy is written in one of those states. See the box on the last page of this guide for additional information.
  - Virginia passed a law mandating insurance coverage for autism in May 2011, that is in the process of being implemented. Please contact the [Virginia Autism Project](#) for information and updates.
  - Neither Maryland or DC have passed a law at this point.

### **State and federal employee health plans**

- In some states, under the autism insurance laws, state employee health plans must provide coverage for ABA services. Check [www.AutismVotes.org/State Initiatives](http://www.AutismVotes.org/State%20Initiatives) for information about your state.
  - Under the Virginia Autism Law, state employees have autism coverage.
  - Neither DC, Maryland, nor the federal government health plans are required to cover autism treatment such as ABA therapy. Please contact your plan administrator to determine whether you have coverage.

### **Tricare**

- If you have Tricare insurance and your child with a diagnosed autism spectrum disorder is registered in the Extended Care Health Option (ECHO) program, ABA services by an approved provider are covered. Visit the [Tricare website](#) and/or contact the Case Management Provider for your area for more information.

### **Medicaid**

- Children with Medicaid may have coverage for ABA services through the Early and Periodic Screening, Diagnostic, and Treatment (EPSDT) program since it is a medically-necessary treatment. However, the program is managed differently by each state. Contact your Case Manager to inquire about behavioral health benefits.
  - Washington, D.C.: Medicaid recipients are being covered for ABA therapy services through EPSDT/Healthcheck.
  - Virginia: The [Virginia EPSDT program](#) provides intensive behavioral therapy services, including ABA, for children up to age 21 on Medicaid / FAMIS plus.
  - Maryland: Medical Assistance provides “Therapeutic Behavior Services” through [Value Options](#) to address significant behavior issues, however, this will most likely not cover early intensive behavioral therapy.

### **Additional funding sources**

There are a few programs available to help families of children with autism provide for their treatment and care. We recommend you investigate these to see if they are options for you.

#### **Maryland Autism Waiver Program**

- If you are a Maryland resident and have a child diagnosed with autism, you may be eligible for this program. The financial requirements are not the same as the requirements for the standard Medicaid program. It provides a variety of services for children and support for their families. Eligibility requirements are available online. Please note: there is a long wait-list for this program, but you should put your name on the list as soon as your child has a diagnosis.

#### **Virginia Medicaid Waiver Programs**

- Virginia residents who do not qualify for regular Medicaid based on their financial situation may be able to qualify for a Medicaid waiver program. Once an individual has accessed Medicaid through a waiver, he or she is entitled to all services provided by the regular Medicaid program, including the Early and Periodic Screening, Diagnostic, and Treatment (EPSDT) program (see “Medicaid” above). Waivers that families should explore include:
  - Intellectual Disability/Mental Retardation Waiver (ID/MR)
  - Individual & Family Developmental Disabilities Support Waiver (DD)
  - Elderly or Disabled with Consumer Direction Waiver (EDCD)
- Visit [Commonwealth Autism Services](#) website for more information and relevant links.

### **Katie Beckett Waiver (aka “TEFRA Medicaid”)**

- If your income disqualifies you for Medicaid, your child may still be eligible for government funding to help cover ABA therapy and other health care costs. This waiver is designed for children with severe disabilities who require care at an institutional level. It provides funding to help a family keep the child in a home setting. In some states, the [Katie Beckett Waiver](#) may be used as secondary insurance for a child with private insurance. Go online to investigate the requirements and application process for the Katie Beckett Waiver in your state. Someone in your state Medicaid office should be able to direct you to the right contact.
  - Washington, D.C. offers a [Katie Beckett Waiver](#).
  - Maryland offers the program under the “[Model Waiver Program](#).”
  - Virginia does not have a Katie Beckett Waiver specifically but has other waiver programs as listed above.

### **Grants**

There are a number of grant programs to which families can apply for assistance. Visit their websites to learn more.

- [United Health Care Children’s Foundation](#).
- [Act Today](#)
- [National Autism Association Helping Hand Program](#)
- For Maryland residents only:
  - [Jill Fox Fund](#)
  - [Low Intensity Support Services \(LISS\)](#)

### **Self-pay**

We know that intensive ABA services are expensive. But we also know that it is an investment in your child’s future. If you have the means to pay for these services and no other source of funding for them, please consider paying for ABA therapy directly. Studies have shown that providing therapy to your child at a young age will significantly decrease the lifetime costs of caring for him or her. In fact, according to the Autism Society of America, “The cost of lifelong care can be reduced by 2/3 with early diagnosis and intervention.”

\*Note: The information in this guide is provided to assist physicians and families navigate funding for services. It is based on our internal research, and is not a guarantee of funding. Please check with your state agency or health plan for more information. If you have additional information or changes to this guide that may be useful to other families, please forward it to us at [autismfunding@littleleaves.org](mailto:autismfunding@littleleaves.org).

### **About Little Leaves Behavioral Services**

Our mission is to provide individualized, results-based behavioral therapy and services by creating collaborative partnerships with children, families and professionals. Little Leaves provides center-, home-, and school-based ABA therapy supervised by Master’s and doctoral level Board Certified Behavior Analysts primarily for children up to age ten . Our model is built on creating a warm, safe, and positive environment in which to nurture your child’s development. Your child will spend much of his/her time doing what most children do at this age – learning while playing and participating in other structured activities. Visit our [website](#) or contact us to learn more about how we can help.

#### **LITTLE LEAVES, STRONG FOUNDATIONS**

Call 202-420-8359

Email [info@littleleaves.org](mailto:info@littleleaves.org)

Visit [www.littleleaves.org](http://www.littleleaves.org)

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## Will my private employer-provided insurance cover ABA Treatment?

The information below is designed to help you access any insurance benefits you may have to cover ABA therapy.

Note: Whenever speaking with a customer service agent at your insurance company, always ask him/her to document everything that was discussed during your phone call. You should also keep notes of the date and time of the call, the customer service agent's name, the reference number for the call, and what was discussed.

### Determining if you have an autism insurance benefit:

The best thing to do to determine if you have coverage is to call your insurance company and ask, but here are some tips to make sure you are getting the right information.

1. Determine if your group health plan is fully-funded or self-funded. You can get this information from your HR department.
2. If your plan is self-funded, ask your plan administrator whether the policy contains an autism benefit. (There is a partial list of self-funded companies with autism benefits on [www.autismvotes.org](http://www.autismvotes.org).)
  - If yes, ask for information about the benefit (see "Understanding your benefit" on our website).
  - If no, contact your HR department to ask whether they would be willing to cover your child's Autism treatment on an exception basis.
3. If your plan is a fully-funded plan, determine whether it is subject to a state autism insurance mandate.
  - Ask your HR department for the state in which the insurance contract was written and whether it is a small (50 employees or less) or large (more than 50 employees) group policy.
  - Visit [AutismVotes.org/State Initiatives](http://AutismVotes.org/State_Initiatives) to determine if there is an autism insurance mandate in the state in which the contract was written, and whether it applies to a plan of your type. If your type of plan is covered under the law, your insurance policy must cover the mandated level of benefits. (Because this is based on where the contract is written, and not where you live, you may have coverage even if your state does not have an autism insurance law in place.)
4. If your policy was written in a state with an autism insurance law, contact your insurance company to verify your autism insurance benefit coverage.
  - Ask to be put in touch with the department that specifically manages the autism benefit. For most plans, you will need to speak with someone in mental health or behavioral health services.
5. If the state does not have an Autism insurance law, contact your insurance company anyway to inquire about potential benefits. If not required by law, some plans explicitly exclude coverage for ABA therapy. If so, that is important to know.

Please visit [www.littleleaves.org/fundingguide](http://www.littleleaves.org/fundingguide) for additional information on private employer-provided insurance plan coverage of ABA treatment, including:

- Understanding your autism benefit
- Using your autism benefit

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