



Reinforcement Unlimited, LLC

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Insurance and In-Home ABA Services

It is important to understand that Georgia does NOT have an Insurance Mandate for ABA or for Autism Services through Insurance Carriers. Most insurance companies have position papers that assert that ABA is experimental (Courts have pretty consistently disagreed with them, when it's gotten that far) or that it is the responsibility of the schools because it's educational. In any case, we often hear from parents that some advocate or other told them that ABA is covered, or "should be covered", or "must be covered" or something to that effect. It would be great if such were the case. We ALWAYS ask for that to be forwarded to us in writing – never have had anyone follow-through with it, but hope springs eternal and so we always ask. Often, the parent will call the insurer, not knowing specifically what to ask for or how to get specific answers, and just ask: "Is ABA covered for my child?" To which they get "Each claim is reviewed individually, your coverage allows for behavior therapy, but we would need to review the claim." and they think they have coverage for ABA. The problem is that when pressed most insurers will, finally, admit that a) behavior therapy is covered but that is only if it is conducted by a licensed professional on their panel, b) that it is limited to the # of sessions for out-patient mental health allowed under the policy (typically 10-24 hours per year), and c) it depends on the diagnostic code, and d) Oh, 299.00 or 299.80 are specifically excluded from coverage. So, is ABA covered under those circumstances? No, it just plain isn't despite assertions to the contrary.

As a courtesy to our families, we will submit claims for services to insurance companies or supply you with the standard CMS-1500 form to seek reimbursement for services. In order to do so, you will first need to complete the following:

1. Call your insurance company:
 - a. Ask them about your coverage for an out-of-network in-home ABA provider.
 - b. Ask them if they have any requirements for the provider, such as:
 - i. Licenses or certifications
 - ii. Malpractice insurance
 - c. How long do they consider a session?
 - d. How many sessions can there be in a day?
 - e. How many sessions are covered in a year?
 - f. What is your co-pay?
 - g. What is your deductible?
 - h. Do you need prior authorization?
 - i. If we are providing services in your home, the place of service code will have to be "12". Please make certain that your insurer understands that this is an in-home service and that you are covered for in-home benefits.
 - j. Ask them what CPT code this would fall under. Codes that are typically used are:

- i. 96102 (evaluations by non-PhD staff)
 - ii. 90847 (Family Therapy with the patient)
 - iii. 90806 (Behavior Modification)
 - iv. 99199 (unlisted special service)
 - v. and some "H" codes.
2. Fill out the insurance form, copy your child's insurance card (front and back please), all other completed paperwork, and mail it to us. We cannot file or provide 1500 forms without all the paperwork completed and on file with us.
3. Assignment of benefits will go to the family. Therefore, it is the family's responsibility to pay for all services, in full, upon receipt regardless of what your insurer decides to pay.
4. Follow-up for all denials must be handled by the family.

SUBMISSION OF CLAIMS DOES NOT GUARANTEE COVERAGE. A DECISION REGARDING COVERAGE IS MADE BY THE INSURANCE COMPANY AT THE TIME THE CLAIM IS RECEIVED. THE ENTIRE BALANCE FOR SERVICES RENDERED IS THE RESPONSIBILITY OF THE FAMILY AND DUE AND PAYABLE TO REINFORCEMENT UNLIMITED, LLC UPON RECEIPT OF INVOICE.