

Insurance coverage for Applied Behavior Analysis (ABA) is relatively recent. Here are some important points:

- *Insurance companies typically only cover ABA for individuals with an autism diagnosis.
- *Not all insurance plans cover ABA.
- *In Texas, Medicaid does not currently cover ABA.

The Process:

- * Contact your insurance company to let them know you would like Inspire Behavior Therapy to be your provider for ABA services. EIN: 47-4544048.
- * Provide us with a copy of your insurance card; the individual's date of birth; diagnosis; name, title, and phone number of doctor who diagnosed; a date of diagnosis; a letter from the physician stating the diagnosis code.
- * We confirm eligibility and obtain authorization for an assessment
- * We schedule and conduct an assessment with the individual. This assessment may include several office visits and an interview with caregivers.
- * We send the assessment and a request for authorization of services to your insurance company for review.
- * When the insurance company provides the authorization of services, we can begin ABA services. The insurance company may deny services.
- *Service authorizations typically last 6 months, then we will need to request a reauthorization.

In-Network

We are currently in-network with Humana and Beacon Health (formerly Value Options). For in-network clients, we bill the insurance company directly. You will be responsible for any deductibles, co-pays, or co-insurance.

Out-of-Network

We are out of network with all other insurance companies. For out-of-network clients, you will pay us directly for all invoices and request reimbursement from your insurance company. Reimbursement rates are decided by your insurance company. For example, we may charge \$100 for a service, and the insurance company may decide to reimburse at a rate of \$50. Your plan may cover 80% out-of-network. Your insurance company reimburses you \$40 of the \$100 you paid.

Single Case Agreement/ Benefits Level Exception

Under certain conditions, you can get a single case contract or benefits level exception. These allow you to receive in-network benefits even though we are out of network with your insurer. Contact your insurance company to ask what their criteria are for a single case contract or benefits level exception.