



SB 946 IMPLEMENTATION & OUTREACH

June 2012 - January 2013

By the numbers

488 stakeholders received face-to-face training

**95 General Stakeholders
via Regional Meetings**



132 TCRC & FRC Staff

**257 New Parents
via Orientations**

91 Live Events

30 of these events...

are Behavioral Services Orientations held once a month at most offices. Includes personal Health Insurance Q&A.

**700 Email &
Phone Responses**

Current Insurance Workgroup Projects

- Guidelines established for payment of co-insurance
- Exception criteria established for payment of deductibles
- Completion of baseline insurance information for agency wide tracking
- New worksheet for staff analysis of family out of pocket costs
- Revisions reflecting new understanding of co-insurance and deductibles
- Revised information for parents and guidelines for Service Coordinators supporting families
- Billing procedures for vendors
- Vendorization guidelines for New ABA Providers in Insurance Networks
- Health Plan Provider network update

What's Next?

- Notice to parents of complaint/appeal expectations
- Scheduling workshops to assist parent to complete appeals
- Staff training in worksheet cost analysis for family out of pocket costs

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During the month of December, TCRC's Autism Coordinator scheduled evening information sessions for parents and providers in each office which were attended by 14 individuals. Face to face meetings with TCRC Children's Service Coordinators and Parents Helping Parents Family Resource Center staff were held in Atascadero & SLO during December and in January with the Simi Early Start Team. These meetings continue to be scheduled on an on-going basis in addition to individual consultation with staff, parents, providers, community groups and other interested parties who have a need to understand SB 946.

All new families requesting behavioral support receive information on accessing insurance through attendance at monthly Behavioral Services Orientations conducted by the Autism Coordinator.

TCRC also provides information on SB 946 and resources to help access private insurance at local community events, including the Autism Speaks Walk in Santa Barbara and the Ventura County Conference on Autism Across the Lifespan, and will be participating in several upcoming events providing outreach materials. The Autism Coordinator is also working with Area Board to share implementation issues.

Many of the plans are not required to comply with SB 946 because they are self funded, federal, military, or out of state. This has been a difficult verification process, and continues to change as new regulations are passed. All families who have Medi-Cal will continue to be funded by TCRC, which is approximately half of ABA authorizations TCRC is currently funding.

TCRC has established guidelines and accounting codes for payment of co-insurance (a percentage of the ABA vendor's contracted rate with health plan which families are expected to pay). Unlike fixed daily co-pays, the co-insurance rates are billed hourly and vary with each ABA vendor and each health plan.

The Insurance Workgroup is also developing guidelines for consideration of payment of the portion of the deductible allocated to the ABA treatment; these are reviewed individually, by exception and require limited financial hardship information from the family to establish the justification for TCRC assistance with deductible. All out of pocket costs are paid directly to the ABA vendor on behalf of the family.

An authorization must be in place from the insurance provider before approval of TCRC funding of any costs. This

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ensures the out of pocket costs are being counted toward the family annual maximum payment for healthcare services from their health plan.

In most of the cases analyzed thus far, TCRC will incur significant cost savings and families will often meet the annual out of pocket maximum in the first 2 or 3 months of services and TCRC's financial contribution ends.

TCRC has completed the vendorization of ABA providers for co-pay & co-insurance costs. This limited vendorization agreement continues to be available for any ABA provider contracted with health plans in the TCRC catchment area to enable families to utilize the providers in their health plan network and also access assistance from TCRC.

Over the coming weeks, staff will be following up with families who have private insurance to verify their attempts to access ABA services via insurance.

Families are being encouraged to file complaints with the Department of Managed Health Care or CA Department of Insurance if they encounter delays, denials or other barriers to timely access of insurance. Some health plans are implementing services relatively smoothly, while others continue to have limited network availability, confusing diagnostic reporting requirements, low reimbursement rates, and delays in service approval. Currently, many of the local families with Kaiser are still waiting for services to begin, due to staffing shortages, corporate transitions with Easter Seals, and other difficulties.

TCRC's Insurance Workgroup will be finalizing guidelines and training staff on use of a new worksheet to analyze family out of pocket costs and completing work on documents to inform families and providers of procedures for co-insurance and deductibles.