

Healthcare Coverage for Adults with Autism

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Introduction

- Overview
- Keeping a Dependent on a Parent's Policy
- MassHealth and Premium Assistance
- Medicare
- How Social Security affects coverage
- ARICA
- The Health Connector

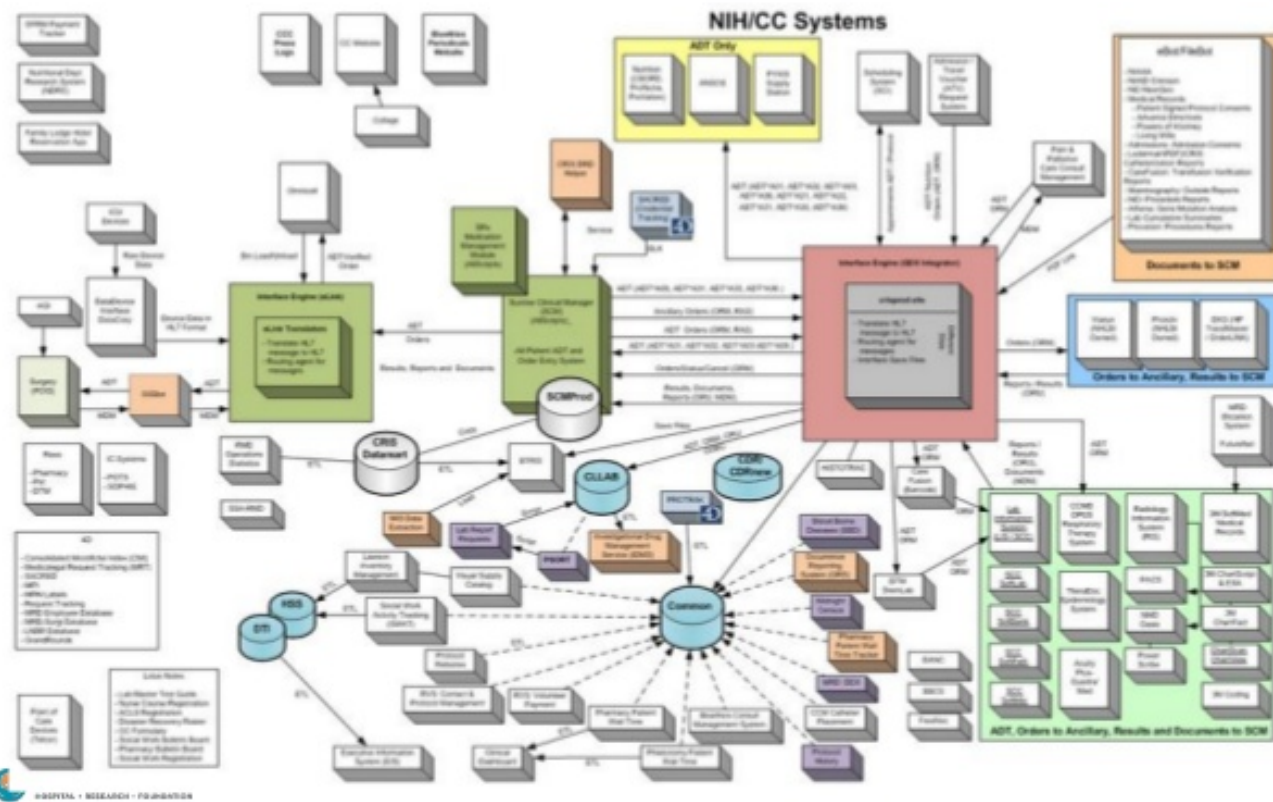
“Big Picture”



But to raise a child with ASD to be an employed, included, safe, and productive adult takes something like a village, 2 small towns, a mid-sized city, a chapter of the Hells Angels, half a dozen communes, a large trailer park, an on-call medical team, and a fleet of vehicles.

Overview

Healthcare – it's kind of complicated





The Autism Insurance Resource Center

UMass Medical School, E.K. Shriver Center

www.massairc.org 774-455-4056

A Resource for Consumers, Providers, Employers, and Educators on Issues Related to Medical Insurance for Autism Treatment

- Information and technical assistance by phone/e-mail
- Assistance with issues related to accessing coverage for treatment, including MassHealth questions and issues.
- Access to documents including Legislation, FAQ's, Agency Bulletins, etc.
- Webinars and Trainings on Insurance Laws and Related Topics

What We Do



BlueCross BlueShield
Healthcare Plan of Orange

Member Name **ROBERT J. DONATELLI**
Member ID **20011020469712-01**
Group Number **100420000**

Group Name **First Commercial Group, LLC**
PCP Name **THOMAS BRUCE M**
PCP Telephone **781-880-1100**
Benefits Effective as of **01/01/2005**
Co-Pays **25 OV** **35 SP OV**
100 ER

Coinurance **100%IN 60%OUT**

Customer Service 1-800-441-2273
BlueChoice On-Call 1-888-724-BLUE

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BlueDirectPOS

Office visit (points to Member Name)

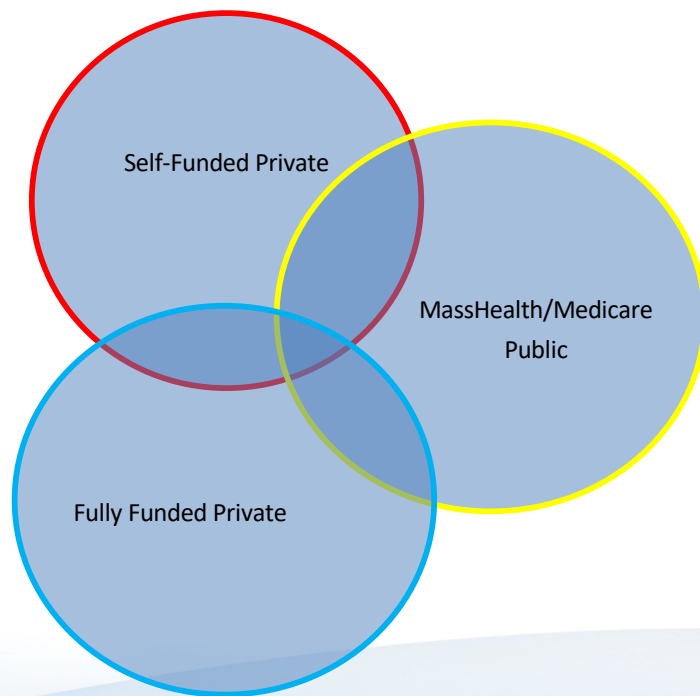
Emergency room visit (points to 100 ER)

Special office visit (points to 35 SP OV)

Who We Help

- **Families** – information, technical assistance, support applying for MassHealth, resources, troubleshooting.
- **Providers** – information, technical assistance, specialized trainings.
- **Clinicians** – information, technical assistance, focused trainings
- **State Agencies, Regulators, Legislators** – information, feedback, aggregate data

Insurance Overview



Private

- Fully Funded Private Plans – State Regulated. Massachusetts plans mandate coverage for autism treatments.
- Self-Funded Plans – Federally Regulated. Many self-funded plans include autism benefits.

Public

- Mass Health – Many autism treatments end at age 21
- Medicare

KEY POINT - Keeping a Dependent on a Parent's Policy

- Under the ACA, children can remain under a parent's policy until age 26.
- Disabled dependents can usually remain on a parent's policy after age 26.
 - Parents need to apply to their employer for this coverage – advised to do so well before dependent turns 26.
 - **After a dependent turns 26 they are not able to be added back to a parent's policy, regardless of disability.**

Frequently Asked Questions

- Does this just apply to people with ASD? – *No, it applies to all disabilities*
- If my child has a job that provides, insurance, can I put them back on my policy if they lose their job? – *Not if they are over 26*
- My child is older than 26 – what are my options? – *Check with your employer.*

COBRA – Recent Updates

- The American Rescue Plan Act of 2021 (ARPA), includes provisions relative to COBRA
- Employers will pay 100% of COBRA from April 1-September 30.
- Employees who lost coverage from November 2019 and previously elected NOT to adopt COBRA will be able to sign up.
- Benefit is not available for employees who voluntarily terminated employment.

Medicaid aka MassHealth

- Several different types of MassHealth
- Eligibility and type is determined by several factors, including:
 - Income
 - Age
 - Special Circumstances (including having a disability)
 - Citizenship or Immigration Status
- Must be a Massachusetts resident to get MassHealth

People with Disabilities

- Are usually eligible for MassHealth regardless of income.
- May be charged a premium for MassHealth if income is above certain levels.
- Are eligible for MassHealth even if they have other insurance.
- Two most common types of MassHealth for people with disabilities are:
 - MassHealth Standard
 - MassHealth Commonwealth

MassHealth Premium Assistance

- Premium Assistance is a program within MassHealth, and is available for people who are covered under Standard or CommonHealth.
- For people with Employer Sponsored Insurance and MassHealth, Premium Assistance may reimburse the *entire* cost of the Employer's insurance (up to ~\$1,300 per month).
- Premium Assistance can be an extremely helpful benefit for families of people with disabilities.

MassHealth Premium Assistance

TYPES OF INSURANCE WHICH MAY QUALIFY FOR PREMIUM ASSISTANCE IN CERTAIN CIRCUMSTANCES

- Employer Sponsored Health Insurance
- COBRA
- Chamber of Commerce Plans
- Other Group Insurance Plans
- Individual Student Health Insurance (SHIP)

MassHealth Premium Assistance

- The disabled person has to live with the policy holder.
- Parents who receive Medicare (or are Medicare eligible) aren't eligible.
- Policies have to meet certain requirements - high deductible/HSA policies are often not eligible.
- Health Connector Plans (Unsubsidized QHP's) are **NOT** eligible for Premium Assistance.

Social Security - SSDI vs. SSI

How can I tell which Benefit I can get?

<u>SSI</u>	←	<u>VS</u>	→	<u>SSDI</u>
Financial need	←	Eligibility Basis	→	Work-History
YES	←	Resource Limits?	→	NO
Medicaid/ MassHealth	←	Health Insurance	→	Medicare (after 24 mos)
1 st of the month		Payment Details		Any day but the 1 st

How does SSI affect Private Insurance

- MassHealth Standard (free) eligibility is automatic when you apply for SSI
- Individuals are still (and usually should) remain on Private Insurance
- MassHealth needs to be notified of private insurance.

When you receive MH with SSI

- Contact MassHealth and submit Third Party Liability Form (TPL)
- Do NOT enroll in an ACO plan if you have private insurance. If assigned an ACO plan, contact MassHealth
- Do NOT drop Private Insurance – (even if MassHealth Customer Service advises this).

When you receive MH with SSI (cont)

- Consider applying for MassHealth Premium Assistance
- Contact the Autism Insurance Resource Center (AIRC) if you need help

AIRC@umassmed.edu

774-455-4056

Can I Work and Keep my Health Insurance when I have SSI?

- MassHealth Standard (free) eligibility is automatic when you apply for SSI
- MassHealth Standard is protected when beneficiaries work
- If work causes a loss of SSI cash benefits you can keep MassHealth for one year

Can I Work and Keep my Health Insurance when I have SSDI?

- Most individuals apply for MassHealth during the 2 year wait time for Medicare eligibility
- You are eligible for Medicare once you have received SSDI benefits for a full 24 months
- MassHealth coverage and assistance may change if your income increases
- Medicare is protected (for over 7 years), even if you go back to work.
- The Social Security Administration determines when eligibility will stop.

Where Can I Get Help?

- Two program in Massachusetts provide FREE and confidential counseling to those working and those actively seeking work.
- 1. Work without Limits
877.937.9675
- 2. Project IMPACT
800.734.7475

What is ARICA?

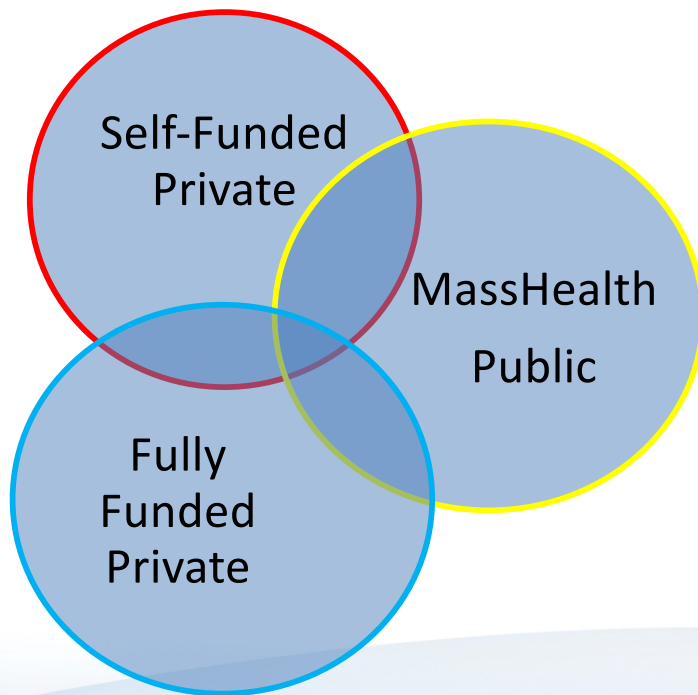
- ARICA is the acronym for the insurance mandate in Massachusetts requiring health insurers to cover medically necessary treatments for autism.
- ARICA has no age limits, visit limitations, or dollar caps on coverage.
- Most other states have similar laws, though very few require coverage beyond age 21, and many have limitations and caps.

ARICA

- Provides coverage for habilitative and rehabilitative care, including, but not limited to, Applied Behavior Analysis (ABA) therapy.
- Provides coverage for Pharmacy, Psychiatric, Psychological, and Therapeutic Care.
- Details are available in FAQ's on our website.

ARICA Coverage

- Fully Funded Private Plans - subject to ARICA.
- Self-Funded Plans – Not subject to ARICA. Many self-funded plans include autism benefits.
- Mass Health – Not subject to ARICA, but covers many of the same benefits.



The Health Connector

- The Health Connector is Massachusetts' health insurance Marketplace where people can shop among the state's leading health insurance carriers.
- Website – <https://www.mahealthconnector.org>

The Health Connector

- ***ONLY*** Unsubsidized Qualified Health Plan (QHP) policies purchased from the Connector are subject to ARICA.
- Policies can only be purchased during specific Open Enrollment Periods.
- Open Enrollment is now through July 23.

Frequently Asked Questions

- Does ARICA cover autism treatments for adults?
- Can I purchase a policy from the Health Connector that will provide access to ARICA benefits for my child?
- Can my child receive MassHealth and also have private insurance? If so, which plan will be primary?

Frequently Asked Questions

- Will MassHealth provide Premium Assistance for private insurance purchased through the Connector?
- Is there a benefit to my child having MassHealth if I have private insurance for them?
- What happens when a parent gets Medicare?
- What steps should I be taking now?



The Autism Insurance Resource Center

UMass Medical School Shriver Center

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Acknowledgments

- MA Developmental Disabilities Council
- Nancy Lurie Marks Family Foundation
- Doug Flutie Jr. Foundation for Autism
- MA Department of Developmental Services (DDS), Department of Public Health (DPH), Department of Elementary and Secondary Education (DESE), Executive Office of Health and Human Services (EOHHS)
- UMassMedical School