



A Guide for Talking with Your Insurance Representative

How do I prepare for the call?

- Use this resource to guide your conversation with the insurance representative. When making the call, be in a quiet setting where you will not be interrupted by others and can record the insurance representative's responses to you in writing. You may want to have another person with you to clarify what you are told. It is best to call during normal business hours. Plan for 30-45 minutes so that you will have plenty of time to get your questions answered. Once the call is complete, share the information with another person to deepen your understanding of your insurance benefit.

Whom do I call?

- Call the customer/member services number on the insurance card. Immediately ask to be connected to the behavioral health/mental health/substance abuse division of the company, as staff in these divisions are the only individuals trained to respond to autism issues.

What do I say?

- "My doctor told me my child may have autism and that our health insurance may cover services for children with autism. Can you give me information about what is covered for autism or connect me to someone who knows about your autism benefits?"
 - The representative **is not able** to give you information about autism:
 - "Please provide me with the direct telephone number and the person or department I should be speaking with." If you don't get an acceptable response, say, "Please connect me with your immediate supervisor."
 - The representative **is able** to give you information about autism:
 - "Does my policy cover evaluation and services for children with autism?"
 - If the response is "**No**", Ask:
 - "What services do you cover for children with (other) disabilities?"
 - "Is outpatient speech and language, occupational, and/or physical therapy covered?"
 - If the response is "**Yes**", Ask:
 - Evaluation Questions**
 - "What types of evaluations are covered?"
 - "Can my physician prescribe therapy for my child, or is a diagnosis from an Autism Evaluation Center (AEC) required?"
 - "If an evaluation from an AEC is required, what centers are in my network?"
 - "Is the involvement of a speech and language therapist, an occupational therapist, and/or a physical therapist a covered benefit as part of the autism evaluation/ diagnostic process?"
 - Treatment, Services, and Care Questions**
 - "What other treatment, services, and care are covered?"
 - "What ages are covered?"
 - "Is ABA (Applied Behavior Analysis) covered?"
 - "Do you cover outpatient speech and language, occupational, social work, or physical therapies?"
 - "What do I need to do to receive this therapeutic care?"
 - "If my child qualifies for therapy services, what providers are in my network in my area?"
 - "Does my policy have a deductible?" "Are there co-pays?" "How much would I have to pay for the therapies?" "Is there a defined limit on service?"
 - "What behavioral health treatments are covered?" "Is a neuropsychologist a covered benefit?"
 - "Please provide me with your name and the telephone number of your direct line."
 - "Please send me a description of my benefits in writing and/or direct me to the site on your website."
 - "Thank-you for your assistance today. Your information provided to me has been helpful."