



AUTISM ALLIANCE OF MICHIGAN PRESENTS

# MiNavigator

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MiNavigator Newsletter Issue 24

Presented by Autism Alliance of Michigan  
[www.AAoMI.org](http://www.AAoMI.org)

Help. Hope. Answers. Today

## FALL INSURANCE SPECIAL EDITION

*Contributed by Chaunta Tsegaye, MSA, Insurance Specialist, AAoM*

### What's New in Insurance

Insurance companies are more frequently offering coverage for telemedicine services. This may be a topic that rural Michigan residents explore with their insurance provider. Traditionally many companies did not reimburse or offer this option. Recent covered examples, however, include contacting a doctor to diagnose mild illnesses (e.g. conjunctivitis 'pink eye') and remote psychiatric treatment, which are growing in popularity.

### ABA News

The American Medical Association (AMA) released the new Current Procedural Terminology (CPT) Codes for ABA therapy. Category III codes were previously billed to insurers for ABA therapy and categorized as experimental, investigative with some clinical evidence. As of January 1, 2019, new permanent Category I codes will be implemented, which recognize ABA therapy as a clinically established and effective treatment administered by many qualified health professionals and establish permanent codes to the discipline. Implementation of the new codes will not impact families, but rather change the billing requirements for providers with very clear requirements for delivery and billing of this service.

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## Michigan Policy News

In Michigan, the Health Alliance Plan (HAP) will no longer be offering a policy within Marketplace options. A new insurer, Oscar Insurance, was added to available options. Michigan has a total of nine plans available in the Marketplace. All Michigan providers are required to offer the ten categories of Essential Health Benefits (EHB).

Families may notice premium increases between 6% and 11% for the new year on existing plans in Michigan, but overall this is less than the current increases in other states such as Washington (19% increase) and New York (24% increase).

## Federal News

The repeal of portions of the Affordable Care Act reduced the tax penalty for uninsured individuals. Families that subscribe through the marketplace could be eligible for tax and premium credits. If this is your first year using the credits be sure to check with your tax provider.

## Navigating Insurance: Quick Tips and Highlights

We used a common treatment strategy for identifying the most important aspects of information: who, what, when, where, why and how. Here we go:

### Who are the key players?

- Fully Funded Employers
  - Employers that are fully funded must offer options that include ASD treatment under Michigan state law.
- Employers Offering Self-Funded Policies
  - Employers that offer self-funded policies have the right to choose whether or not to offer the ASD benefit.
  - Families who have a self-funded policy that does not include ASD benefits can benefit from the purchase of a child-only policy option on the Marketplace.

If you are renewing your policy on the [Marketplace](#), these are the options for Michigan residents:

- Blue Care Network
- Blue Cross Blue Shield of MI
- McLaren Health Plan Community
- Meridian Health Plan of MI, Inc.

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- Molina Healthcare of MI
- Oscar Insurance Company
- Physicians Health Plan
- Priority Health
- Total Health Care USA
- [Medicaid](#)

### ***\*\*Quick Notes\*\****

- Your benefits summary should disclose if your plan is fully funded or self-funded. If not, contact your HR representative to inquire.
- Cheaper premiums do not always equate to savings in the long run!

### **What should you do?**

- If your company is self-funded and ASD coverage is not offered, you should:
  - Consult your HR department to inquire about any other insurance options that may be available;
  - Search for child-only plans on the [Marketplace](#); or
  - Contact [MiNavigator](#) for further guidance.
- If you are looking to get a plan through the [Marketplace](#) or decide to apply for [Medicaid](#), you should:
  - Complete the applications online to receive follow-up information.
- To receive assistance signing up for a Marketplace policy or a quote from an insurance broker:
  - Email your name, address and phone number to receive follow-up information.
  - Contact [MiNavigator](#) for direction to a reputable broker.

### **When should you apply?**

- For child-only policies through the [Marketplace](#), open enrollment begins on November 1, 2018 and ends on December 15, 2018.
- If you are applying for [Medicaid](#), you can apply at anytime.
- If your employer offers an ASD benefit, your HR department will inform you of the open enrollment period and deadline for your company.
  - Coverage for most plans begins on January 1, 2019; the premium is due at the time you confirm your selection.

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- For plans other than Medicaid, you cannot sign up after open enrollment has ended unless you have a Qualifying Life Event or exception, such as a change in employment, birth of a child, marriage/divorce or death. This is why taking the time to fully evaluate needs during Open Enrollment is critical!

### Where do you apply?

- Marketplace and Medicaid
  - Applications for the [Marketplace](#) and [Medicaid](#) should be completed and submitted electronically online.
- Employers
  - Your employer will supply this information as well as provide details on how to change/update your policy.

*\*\*Quick Note: You could potentially have primary, secondary and even tertiary insurance policies.*

### How do you know if you've made the right choice?

There is no foolproof system to making the right decision when it comes to choosing an insurance policy, but here are some factors to consider:

- Are there additional costs beyond my premium?
  - Co-pays, co-insurance and deductibles
  - Number of hours or sessions incurring co-insurance costs per month
  - Access to flexible spending accounts to help offset additional costs
- Are my services covered under the medical or mental health benefit?
  - Applied Behavior Analysis (ABA)
  - Speech (SLP), Physical Therapy (PT) and Occupational Therapy (OT)
  - Are my preferred providers In Network with the selected plan?
- Are there visit or hour limits applied for services rendered in the plan?

### Why is this important?

Most of us already know, but the hustle and bustle of life can interfere with time-consuming evaluation and decision-making surrounding open enrollment. It's easy to overlook considerations and limitations of policies.

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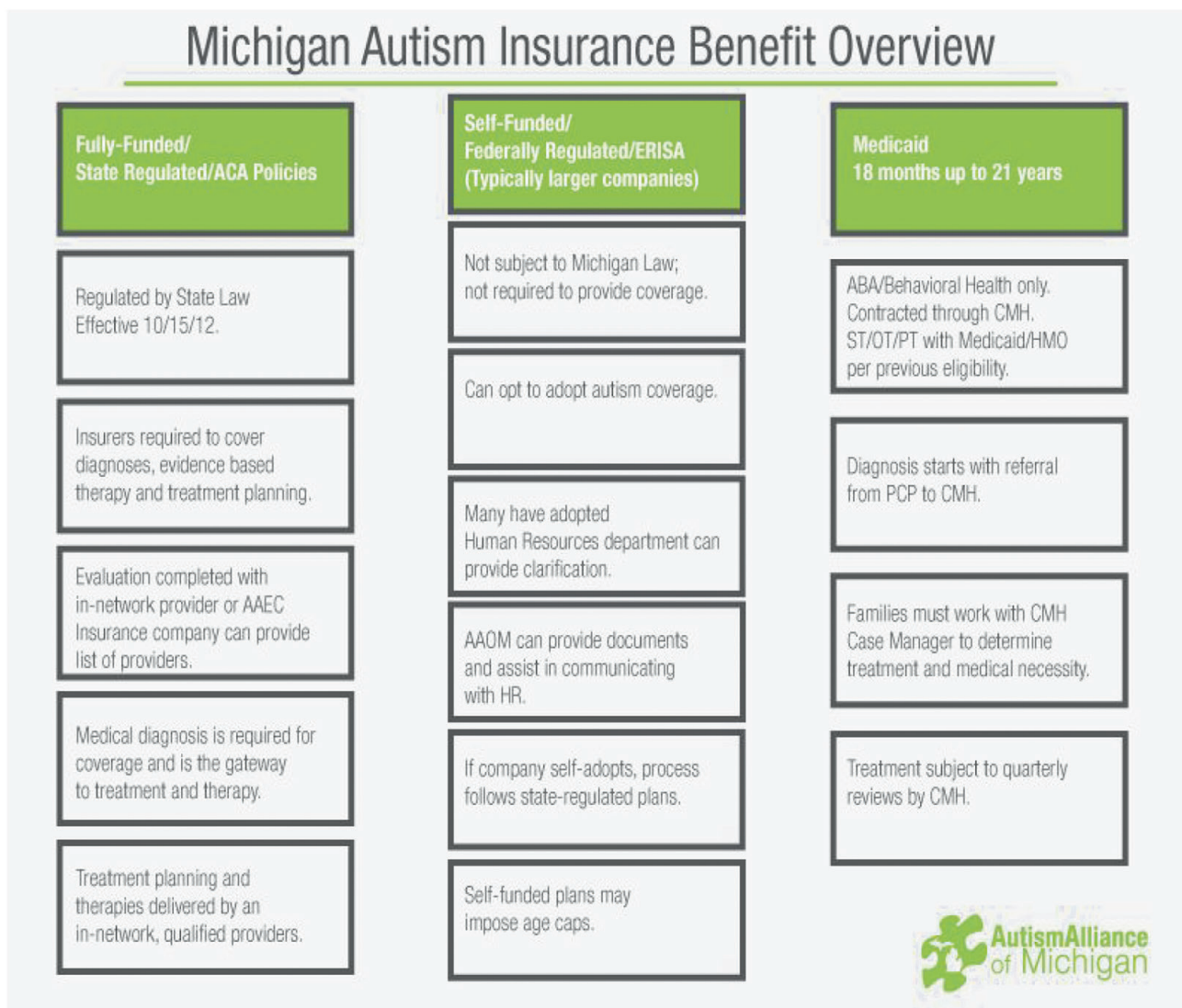




The most important “why”, however, is “Why doesn’t the law passed in 2012 apply to me?” The Michigan Autism Insurance Reform passed in 2012 mandated ASD treatment for children. Michigan is headquarters, however, to many self-funded employers across the state that are not bound by state law, but rather regulated by Federal policies and decisions at the discretion of the employer.

The Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA) is a federal law that generally prevents group health plans and health insurance issuers that provide mental health or substance use disorder (MH/SUD) benefits from imposing less favorable benefit limitations on those benefits than on medical/surgical benefits.

[CMS Parity](#) does not require an employer or insurer to provide coverage. Should you have any complaints about an insurer’s compliance with policies, consumers may contact the [Department of Insurance and Financial Services](#) or the MiNavigator program for further discussion of the quality of their care.





## OCTOBER AT A GLANCE

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	<b>1</b> <a href="#">RON SUSKIND: Wharton Center World View Series (East Lansing)</a>	<b>2</b> <a href="#">Understanding IEPs (Clare)</a>	<b>3</b> <a href="#">Special Needs Seminar (Berkley)</a> <a href="#">Michigan Kids with IEPs Count Day Rally (Lansing)</a>	<b>4</b> <a href="#">Treating Special Needs Patients (Sterling Heights)</a>	<b>5</b> <a href="#">The Fowler Center WEEKEND RESPITE CAMPS Adult (Mayville)</a>	<b>6</b> <a href="#">Celebration Cinema Sensory Showtimes: Smallfoot (Grand Rapids, Lansing, Muskegon, Benton Harbor, Portage, Mt. Pleasant)</a>
<b>7</b> <a href="#">Euro-Peds 2018 Family Fun Day! (Waterford)</a> <a href="#">Intelligent Lives screening (Berkley)</a>	<b>8</b> <a href="#">UPSAIL Arts and Crafts for Marquette (Marquette)</a>	<b>9</b> <a href="#">Long Term Care/Medicaid Planning (Brighton)</a>	<b>10</b> <a href="#">U of M Department of Psychiatry Grand Rounds-Damien Fair, PA-C, PhD (Ann Arbor)</a>	<b>11</b> <a href="#">6th Annual Michigan Autism Conference (Kalamazoo)</a> <a href="#">Intelligent Lives screening (Auburn Hills)</a>	<b>12</b> <a href="#">MiOTA 2018 Conference (Livonia)</a>	<b>13</b> <a href="#">The ABCs of ABA (Southfield)</a> <a href="#">NAMI Walks Grand Rapids Walk (Grand Rapids)</a>
<b>14</b> <a href="#">The Fowler Center WEEKEND RESPITE CAMPS Youth (Mayville)</a>	<b>15</b> <a href="#">How to Apply for Social Security Disability (Brighton)</a>	<b>16</b> <a href="#">Let's Talk Transition (Lawrence)</a> <a href="#">Eton Academy Science of Learning Symposium (Birmingham)</a>	<b>17</b> <a href="#">Peer to Peer Statewide Training (Lansing)</a>	<b>18</b> <a href="#">AssisTechKnow 2018 (Grand Rapids)</a>	<b>19</b> <a href="#">Marriage Retreat for Special Needs Parents (Troy)</a> <a href="#">FALCONERS "Boo at the Zoo" (Lansing)</a>	<b>20</b> <a href="#">Music Therapy in Rehabilitation (Grand Rapids)</a> <a href="#">Square Dance for adults (15+) with special needs (Troy)</a>
<b>21</b> <a href="#">Abrams Planetarium Sensory friendly show (East Lansing)</a>	<b>22</b> <a href="#">2018 MACMHB Fall Conference (Traverse City)</a> <a href="#">ADOS: Clinical Training (Ann Arbor)</a>	<b>23</b> <a href="#">Halloween Happiness (Southfield)</a>	<b>24</b> <a href="#">Arctoberfest Benefit Auction (Kalamazoo)</a> <a href="#">ADOS: Toddler Introductory (Ann Arbor)</a>	<b>25</b> <a href="#">Arts For All Halloween Dance (Traverse City)</a> <a href="#">36th Annual Van Riper Lecture Series (Kalamazoo)</a>	<b>26</b> <a href="#">Mon-Arc Dance (Monroe)</a>	<b>27</b> <a href="#">Camp Fish Tales Respite Weekend (Pinconning)</a>
<b>28</b> <a href="#">North Star Reach- Dance Marathon Family Camp (Pinckney)</a>	<b>29</b> <a href="#">Halloween Party (Owosso)</a>	<b>30</b> <a href="#">IEP Webinar Series (Ionia)</a>	<b>31</b> <a href="#">Mental Health First Aid Course (Grayling)</a>			

\*\* For more information on any of these events, please contact the MiNavigator line at 877-463-2266



CELEBRATING

# 10 YEARS

## SAVE THE DATE

Join Autism Alliance of Michigan as we celebrate 10 years of raising expectations and expanding opportunities for people in Michigan touched by autism across the lifespan



### March 8th:

Navigating Autism Today Conference  
(Wayne County Community College  
Ted Scott Campus)

### April 13th:

Michigan Shines for Autism Gala and  
Champions' Night Afterglow  
(Motor City Hotel Casino)

### July 28th:

Autism Hero Walk  
(Detroit Zoo)

### Labor Day Weekend:

Autism Family Days at  
Arts, Beats and Eats  
(Royal Oak)

### September:

Golf for Autism  
(Pine Knob Golf Course)

### November:

Navigating Autism Today  
Regional Conference  
(Lansing)

