

Autism Insurance Coverage

By Eric Prutsman and Mary Riordan

Several FABA members have told us that BCBS was not allowing BCBA's to enroll as providers. As a result, families were unable to get insurance reimbursement for behavioral treatment of their children with autism.

FABA has been working with the Florida Office of Insurance Regulation (FLOIR) to address the issue of Blue Cross Blue Shield - Florida's (BCBS) blanket denial of authorizing any BCBA for reimbursement unless they have dual Board Certification and are licensed under Chapter 490 or 491.

The Deputy Insurance Commissioner, Mary Beth Senkewicz, met with representatives of BCBS last week to deliver the message "in no uncertain terms" that BCBS was not to deny reimbursement to any BCBA providing behavior analysis services on the basis of a failure to be dually certified and licensed.

We have let the OIR know that many of our members have experienced denials in the past and we would ask that you make another attempt to work with BCBS. OIR expects that BCBS has notified their staff and field offices and the issue should be resolved. However, in the event that you are still being denied being authorized based the fictitious dual certification/licensure requirement please let OIR know by contacting Gary Edenfield, Life & Health Product Review, Florida Office of Insurance Regulation, 850-413-5134 or gary.edenfield@flor.com and copy politicalaction@fabaworld.org on your e-mail.

OIR explained that BCBS is not required by statute to include all authorized providers into either its Preferred Provider or HMO networks (Florida does not have an "any willing provider" provision in statute). In other words, just because a physician or BCBA can provide a service under a BCBS policy does not mean that the insurer will include a provider in its network. The insurer IS required to provide reimbursement but it may pay the provider at a non-network rate (generally a lower rate). We have asked the OIR to monitor this network issue as well to make sure BCBS is providing adequate access to BCBA's.