

# Understanding Insurance Coverage for the ABA Portion of Fees at The Founders Center

## Benefit Verification

- ~ **Benefit Verification**
  - You provide a completed HIPPA release form, insurance information form (provided by The Founders Center), and a front & back copy of your insurance card, to The Founders Center Finance Dept.
- ~ **Your plan's Applied Behavior Analysis (ABA) eligibility and coverage benefit is determined by TFC's Finance Dept.**
  - The VA state autism mandate requires only \$35,000.00 coverage per year through age 10, however some plans cover past the mandated amount and age cap, and some plans are exempt from this mandate.
- ~ **Prior Authorization for Treatment is Obtained**
  - Our Behavior Analysts work with your insurance company to obtain authorization for ABA before programming begins.

## Monthly Billing & Claims

- ~ **Parent/s, are responsible for the deductible, co-insurance, and cost past any coverage maximums.**
  - *Example:* You have a \$1000 deductible, 30% co-insurance, and \$3000 out-of-pocket maximum  
TFC submits a \$3900 claim  
You will be responsible for:  
\$1000 deductible  
+ \$870 coinsurance  
= \$1,870.00
  - Once the out of pocket max on your plan has been reached, insurance covers the **full** ABA claim until any applicable cap for ABA services is reached.
- ~ **Your child's absences will decrease the amount your insurance could supplement TFC's comprehensive service fees (increasing your costs).**

## Payment Processing

- ~ **Payments received from insurance are examined for accuracy.**
  - If discrepancies are found TFC will submit correction request to the insurance company on your behalf.
- ~ **TFC will design an interest free payment plan to help you cover expenses not covered by insurance.**
- ~ **Any payments, if applicable, are due in advance, on the first of each month, and can be paid by check or direct debit.**
  - *The Autism Grant* can also provide assistance with coverage of out of pocket expenses. Speak with the Director for further information

