

SUBJECT: Mandated Insurance Coverage for Certain First Steps Services

DATE: November 30, 2005

Governor Matt Blunt signed Senate Bill 500 into law on June 24, 2005, creating two new requirements for First Steps that will directly impact families participating in First Steps: (1) family cost participation, and (2) mandated private health insurance coverage for certain First Steps services. **This document will provide families with information on mandated insurance coverage for certain early intervention services.**

Mandated insurance coverage...What is it and how does it affect me? SB 500 requires certain private insurance carriers to provide insurance coverage for occupational therapy, physical therapy, speech and language therapy and assistive technology in the First Steps system. This added insurance coverage is only available through the First Steps system. Prior to the passage of SB 500, your family may have had private health insurance but it most likely did not cover the types of on-going therapy-related services provided in First Steps. If it did provide for limited therapy coverage, there was no mechanism for First Steps to bill your insurance company. This coverage of up to \$3,000 per year (\$9,000 over three years) automatically becomes a part of your existing insurance policy unless your family's insurance policy is specifically exempted from the increased coverage mandates found in SB 500. You do not have to take any action or complete any additional paperwork with your insurance carrier to receive this additional coverage. This new insurance coverage will provide additional revenue to help operate the First Steps system. Co-payments or deductibles associated with these First Steps services will be paid by the First Steps system. This new insurance benefit is effective January 1, 2006.

This new insurance coverage only covers four specific First Steps services, what about other early intervention services provided by First Steps? Your family will see no change in the types of early intervention services provided by First Steps. The additional insurance coverage for early intervention services for your children within the First Steps system now required by SB 500 means that the First Steps system will now receive insurance reimbursement for these covered services which will help make the First Steps system more fiscally sound..

I do not have private insurance coverage; do I have to pay for these or any of the First Steps services? If a family does not have private insurance, First Steps will use state and federal funds to pay for the costs of providing all IFSP early intervention services.

I understand that I must give First Steps permission to access my insurance (by signing a "consent form"). What happens if I do not give First Steps access to my health insurance? State law and State Regulation 5 CSR 70-742.141 provides that if a family chooses not give First Steps access to private insurance, the family monthly cost participation fee will be set at the highest allowable level (\$100 per month).

I am enrolled in Medicaid and have private health insurance (other than MC+); do the private insurance rules affect me? Yes, after you have signed the consent form indicated above, your insurance carrier will be billed for all allowable First Steps services.

Will I have to complete any paperwork with my insurance carrier for each claim for First Steps services? No, all claims for insurance for allowable First Steps services will be made by the CFO based on private insurance information you have provided to your service coordinator. You should not be required by your insurance carrier to complete any other paperwork. If you do receive a request from your carrier for additional paperwork, contact the SPOE administrative office and they will follow up on this request.

How will First Steps obtain my insurance carrier information? A SPOE or DMH service coordinator will collect your insurance information during the intake portion of the First Steps enrollment process, or the annual IFSP review process. You should always bring your insurance card and any other documentation necessary to identify the level of your insurance coverage to all meetings with your service coordinator.

If you have questions concerning private health insurance in the First Steps program, you should contact your service coordinator or SPOE.