

Securing ASD Specific Health Care Services for Children In New Mexico

Lauriann King MA, Gay Finlayson MA

Autism and Other Developmental Disabilities Programs Division

Background:

With the implementation of the Affordable Care Act, all U.S. citizens are required to have health coverage or pay penalties. Health coverage may come through Medicaid, private and public insurance, and self-funded employer coverage plans. All coverage, except for self-funded plans, must provide Autism Spectrum Disorders (ASD) specific services in the benefit package. All insurance plans have member handbooks that describe the companies' services or benefits.

NM Medicaid / Centennial Care

The majority of children in our state are Medicaid eligible. Medicaid eligibility is based on US citizenship and income. Medicaid coverage is provided by the NM Human Services Medical Assistance Division. Medicaid benefits are based on the premise of medical necessity.

Children with ASD who are covered through Medicaid can get medical/surgical care; therapies –OT,PT, Speech, ABA; and behavioral health services. If children have difficulty with daily tasks, they may qualify for in home personal care services. A small number of behavioral health respite hours are also available. New Mexico has chosen to use managed care to deliver Medicaid services. The name for NM Medicaid is Centennial Care. All Medicaid participants, with the exception of Native Americans, are enrolled in a Managed Care Organization (MCO). (Native American families can contact a liaison at 505 827-3122.) The four Centennial Care MCO's are Blue Cross/Blue Shield; Molina, Presbyterian; and United. MCOs refer to the individuals signed up with their health plan as

“members”. The state has regular open enrollment periods for people to pick or change their MCO.

Every Centennial Care member is assigned a care coordinator. The job of care coordinators is to reach out to members to conduct comprehensive needs assessments and then help members in getting medically necessary care through their MCO. Members with high needs should get regular phone calls or visits from their care coordinators. Those members who are doing well and whose needs are being taken care of, are contacted less frequently by their care coordinators. It is important to know your child's care coordinator and to communicate with him or her about the needs of the child.

If you experience conflict or difficulty getting services through your MCO, you may complain to the MCO and/or to the state. The most effective method is to complain to both the MCO and to the state simultaneously. The MCO complaint number is in your member handbook. There is a toll free number for the NM Medical Assistance Division to call and ask to file a complaint or grievance. If the issue isn't resolved and involves a denial of a service or benefit, you can ask for a Medicaid fair hearing. A hearing officer is assigned and formal hearings take place by telephone.

To apply for Medicaid, call 855-637-6574 or go online at www.yes.state.nm.us .

For more general questions, you can call 888-997-2583 or visit www.centennialcare.net/ . For the liaison for Native Americans, call (505) 827-3122.

Private and Public Health Insurance:

Private and public employee health insurance plans must cover autism related services including Applied Behavior Analysis, therapies– Occupational, Physical, Speech therapy , and other ASD specific evidence based interventions. There are no annual or lifetime caps. “Mental health parity” applies to individuals with ASD in New Mexico: This means that behavioral health treatment issues must be covered in the same what that other medical health issues are covered. An insurance company can only limit therapy for ASD if it also limits typical outpatient services for children. If you have questions about your specific health plan, you can contact member services. The phone number is located on your insurance card. Also, the insurance company should have a member handbook with specific information about your policy. You can request the member handbook from member services. If you have a complaint about your insurance plan, you can file a grievance within a specified number of days. If you have difficulty with your insurance company about ASD services, the Office of the Superintendent of Insurance can help resolve these issues. You can contact the office of the Superintendent of Insurance by going to the following website: <http://www.osi.state.nm.us>.

Self-Funded Companies and the NM Health Care Exchange:

If you are employed by a large company, that company may choose to self-fund employee health care benefits. The employer contracts with an insurance plan to administer employee health care coverage. These companies are covered by a federal law called ERISA (Employee Retirement Security Act) and are not subject to New Mexico ASD insurance mandates. Some self-funded companies have autism coverage, a number of them do not.



Our state health insurance exchange includes services for autism in covered benefits. Some families have had success in approaching employers and asking that they cover the cost of a child-only policy on the NM Health Exchange for a child with ASD. If the employer refuses, a family can buy a child-only policy on the exchange to cover ASD services for a child. The Health Care Exchange has an open enrollment period that lasts for several months each year. For more information, you can go to the following website: <http://www.bewellnm.com>

Advocating for ASD Benefits with your Self-Funder Plan:

To encourage your employer to provide ASD benefits for your child, start with a phone call or email to the company’s HR department. Ask for a meeting to explain how autism coverage will benefit your child, your family, the company itself, and will align with the values of the state of New Mexico. Staff at the Autism Programs can help you prepare for a meeting and/or organize other families to make the request for ASD coverage. Autism Speaks also has a toolkit about self-funded companies and autism insurance reform:

https://www.autismspeaks.org/sites/default/files/docs/gr/erisa_tool_kit_9.12_0.pdf

Tips for Success:

- Autism Family and Provider Resource Team is a state-wide information line that can assist in navigating the healthcare systems as well as accessing autism specific resources. This team is part of the Center for Development and Disability at the University of New Mexico. To access the Autism Family and Provider Resource Team, please call **505-272-1852** or (toll-free) **1-800-270-1861**.
- Read your member handbook to understand your insurance benefits.
- If your child is on Medicaid, call your child's care coordinator and let them know what you need.
- Remember that mental health parity applies to ASD— there must be no limits placed upon therapies or services.
- If your plan is self-funded, advocate with the insurance company to change their policies and provide ASD coverage.

Resources:

- Toll free number for the NM Medical Assistance Division: 1-888-997-2583
- Website for the NM Medical Assistance Division: [http://www.hsd.state.nm.us/Medical Assistance Division.aspx](http://www.hsd.state.nm.us/Medical_Assistance_Division.aspx)
- Website for the Superintendent of Insurance: <http://www.osi.state.nm.us>
- Website for the NM Health Care Exchange: <http://www.bewellnm.com>
- Liaison for Native Americans (505) 827-3122
- Link for Autism Speaks ASD benefit for Self-Funded Companies: https://www.autismspeaks.org/sites/default/files/docs/gr/erisa_tool_kit_9.12_0.pdf
- The Information Network at the Center for Development and Disability has a tip sheet on accessing Centennial Care and other informational tip sheets/videos at <http://www.cdd.unm.edu/infonet/infotipsheets/index.html>

About the Author(s): Lauriann King is a Senior Program Therapist working with the Family Resource Team and Gay Finlayson is an Education and Outreach Manager at the University of New Mexico, Center for Development and Disability, Autism Programs.

For more information about this resource or to inquire about the Autism Programs call
(505) 272-1852 or **1-800-270-1861** www.cdd.unm.edu/autism

