Insurance Coverage of Early Intervention Services
A.1065 by Assembly member Paulin and S.3561 by Senator Breslin

I would like to talk to you about legislation that addresses serious problems in insurance coverage of early intervention services.

This legislation establishes that the individualized family services plan for the child must be accepted by insurance plans as meeting their requirements for precertification, preauthorization and medical necessity

The bill also requires insurance pans and HMOs to cover early intervention claims no matter where services are provided (at an office or at the child's home) and no matter the prognosis for the child.

The changes in the reimbursement to providers of early intervention services in 2013 has been a disaster. The delay in payments to providers for commercial insurance claims regularly exceeds 6 months and the rate of insurance coverage is less than 15%.

The change in early intervention reimbursement procedures has also created an unreasonable administrative burden for providers because they have to deal with repeated demands from insurance plans for additional documentation.

The financial hardship on providers has caused many to reduce participation in the early intervention program.

This reduction in providers has led to a shortage of occupational therapy practitioners and in turn placed our most vulnerable and neediest children at risk.

Many children can't get OT services now.

I/we want to urge the Assembly member/Senator to make this legislation a priority.