Submitted Testimony
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Introduction

Hi and thank you for taking the time to listen to consumers, providers, and advocates. I am here today as a behavioral health provider. I am a Board Certified Behavior Analyst and my company, Applied Behavioral Strategies, LLC provides Applied Behavior Analysis (ABA) therapy services to children with autism under Public Act No. 09-115.

Autism Insurance Bill

Under Public Act No. 09-115, children under the age of 15 are eligible to receive ABA therapy if their parents have certain types of health insurance.

Success!

While I have only been in business 2 years, you will be pleased to know that all of the children on my caseload who receive services through mandated insurance coverage have made growth as a result of ABA therapy. For example,

- "Matthew"
    - Learning to go on community outings without screaming when dogs pass
    - Learning to take a shower independently
    - Learning to shave
- Casper
    - Used to request to avoid many school classes (specials), now participates in all instruction and specials
    - Before our therapy, he had no friends. Now he has friends and makes play dates
    - Historically engaged in aggression with his parents and siblings, we haven't seen aggression in many months
- "Joanna"
    - After living off pureed food for 8 years, she learned to eat table food!
    - She is learning to wear different shoes, hats, gloves
- "Sammy"
    - Learned to sit and relax by playing games on his iPad or watching music videos
    - Decreased self-injurious behaviors
    - Improving his spontaneous communication

- "Charlie"
    - Decreased head banging
    - Learning to tolerate work at home
    - Learning to ride in the car without thrashing his head when his parents go a different route
- "Clark"
    - After being restrained repeatedly in his public school, Clark attends a private school with support and only a few outbursts
    - In the past, cried because he didn't want to do school work, now gets upset if he cannot finish his work

The "Unlucky" Ones

Those case studies illustrate how state policies improve the quality of lives for individuals with behavioral health challenges. But unfortunately, a group of clients exist who are not eligible for these services because they don't have the right type of insurance, or their insurance originates from a different state, or even worse, they are too financially disadvantaged to have insurance and are covered by Husky.

It is for these clients, I am begging for your ear. These clients and their families will never share joys described to you previously because they will not receive the ABA therapy. They cannot afford to pay for it out of pocket so they do without. Even as I write this, it feels like I'm writing about a different century or a third world country. How can this be? These clients and their families have just as many needs, if not more, than the clients who are receiving therapy. But as a result of not receiving therapy, their behavioral health needs worsen which only serves to exacerbate the mental health needs of their parents. And all of this costs more in the long run.

Provider Issues

But even worse than not having the appropriate insurance, are the clients who have the right insurance but cannot find a provider because there are not enough providers who accept insurance. Let me tell you why providers do not accept insurance:

- The reimbursement rates are drastically reduced from fair market value
    - My highest rate of reimbursement is still 50% less than my billable rate
- The insurance companies do not reimburse for services in a timely manner
    - Cigna currently owes me $18,000 on ONE client
    - The stress I experience at each payroll period is overwhelming because I am not sure if my cash flow is sufficient to pay my employees
- The amount of administrative time that is needed to follow up with insurance in order to get paid is almost a full-time position
    - The reimbursement for services does not cover my income and that of an administrative assistant (see rates above).

Amazing Resource

The Office of the Healthcare Advocate has been extremely helpful for me and my clients as staff (Vicki and Jody) have assisted my clients (and many others that are not my clients) in obtaining the coverage to which they are entitled. I am extremely grateful for their assistance over the past two years.

Summary

In closing, I feel fortunate that ABA services are available to children in this state. Thirty years ago, these services were not available to my brother. I cannot help but wonder where he would be today, had he received the services that my clients receive today.

Thank you for taking the time to listen to us today and please do not hesitate to contact me if you have questions regarding this testimony.