

# Insurance Resource Center for Autism and Behavioral Health

## Accessing Autism Treatments – Diagnostic Requirements

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# Introduction

- Background
- Who can diagnose autism
- What is required to make a diagnosis
- Insurer requirements
- Testing requirements
- Frequently Asked Questions

# The Insurance Resource Center for Autism and Behavioral Health

UMass Medical School, E.K. Shriver Center

[www.massairc.org](http://www.massairc.org) 774-455-4056

A Resource for Consumers, Providers, Employers, and Educators on Issues Related to Medical Insurance for Autism and Behavioral Health Treatments

- Information and technical assistance by phone/e-mail
- Assistance with issues related to accessing coverage for treatment, including MassHealth questions and issues.
- Access to documents including Legislation, FAQ's, Agency Bulletins, etc.
- Webinars and Trainings on Insurance Laws and Related Topics

# What We Do





# Who We Help

- **Families** – information, technical assistance, support applying for MassHealth, resources, troubleshooting.
- **Providers** – information, technical assistance, specialized trainings.
- **Clinicians** – information, technical assistance, focused trainings
- **State Agencies, Regulators, Legislators** – information, feedback, aggregate data

# Who Can Diagnose Autism?

- Physician or psychologist, experienced in the diagnosis and treatment of autism.
- Most individuals receive diagnoses from specialists (Developmental Behavioral Pediatrician, Neurologist, Neuropsychologist)
- Diagnosis from a specialist is *NOT* required for insurance purposes.

# What is Required to Make a Diagnosis?

- Diagnostic criteria are established by the American Psychiatric Association
- Published in their Diagnostic and Statistical Manual (DSM), currently in the fifth edition (DSM-V).
- Some individuals were diagnosed under previous DSM (DSM-IV) These diagnoses are still valid.

# What Documentation is Required by Insurers?

- Each insurer has their own medical necessity criteria.
- Criteria may include diagnostic guidelines and information.
- ASD diagnosis and testing should be based on clinician's determination using standardized DSM-V criteria.



# What Tests are Required?

- DSM-V criteria has *NO* specific tests.
- Clinicians should determine what testing and diagnostic tools are necessary to assess a patient.
- Insurance company medical necessity criteria may reference certain tests but shouldn't require any one test or set of tests.

# Can Insurers Reject or Question a Diagnosis?

- If documentation of a diagnosis isn't sufficient, insurers can request additional information and/or deny authorization.
- Under parity laws, ASD diagnoses cannot be subject to excessive scrutiny.
- Denials are appealable.

## What if a Patient Doesn't Have Reports?

- Gather as much information as possible.
- Previous doctors may be able to provide copies of reports
- School evaluations can be submitted.  
These are sometimes very helpful, even if they don't document an ASD diagnosis.

# Frequently Asked Questions

- Is an ASD diagnosis required for ABA therapy to be covered?
- Does a diagnosis have to be made by a specialist?
- Is a neuropsych report required for some insurers?

# Frequently Asked Questions

- Does a child have to have an ADOS test to get authorization from some insurers?
- How recent does the diagnosis have to be made?
- Can a diagnosis from my child's pediatrician be submitted?



# Accessing Treatment Under Private Insurance and MassHealth

- A clinician (usually a developmental pediatrician, neurologist, psychologist), recommends Treatment(s).
- Family locates a provider who accepts their insurance.
- Provider requests authorization. Note: for ABA, the behavior analyst performs an initial evaluation, and develops a treatment plan.

# If You Don't Have Coverage or Get Denied

- If you have an employer sponsored self-funded plan, exemptions and exceptions can be made.
- Work with your doctor to determine the feasibility of a different diagnosis that may afford coverage.
- Understand and use your appeals process- IRC can provide information and assistance.
- Explore whatever other funding options might exist.

# In Summary

- For ABA, a patient needs an autism diagnosis from a physician or psychologist.
- A diagnosis from a specialist is *NOT* required.
- Diagnosis must be substantiated, but no one specific test or set of tests is required.

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