

Insurance Resource Center for Autism & Behavioral Health



Eunice Kennedy Shriver Center

Insurance Resource Center for Autism and Behavioral Health

 @IRCABH
 774-455-4056

 www.massairc.org
 airc@umassmed.edu



Cropped shot of a group of unrecognizable people holding hands

Insurance Coverage for Autism and Behavioral Health

Overview

Insurance coverage for autism and behavioral health services in Massachusetts has expanded significantly over the last decade. This expansion is the result of the passage of many different laws and regulations at both the state and federal level. People have many different types of health insurance. The coverage available under your plan depends on the type of insurance you have. It is important to understand the type of insurance you have, what your insurance covers.

Below is a general overview of the various types of health insurance a person may have:

- **Public** – This is insurance coverage through MassHealth (Massachusetts Medicaid Program), or Medicare. There are many different types of MassHealth coverage. Eligibility for MassHealth, and the type of MassHealth, is determined by several factors, including income, age, and special circumstances (including having a disability). A person must be a Massachusetts resident to be eligible for MassHealth. U.S. citizenship is not required, but immigration status is a factor in determining what type of MassHealth a person is assigned. People with disabilities are usually eligible for MassHealth regardless of income, but they may be charged a premium if the household income is above a certain level. A person may be eligible for MassHealth, even if they have other insurance.



Asian disabled boys and autistic girl learning to color/paint in school

- **Private** – Most private employers offer health insurance to their employees. These generally fall into two types: “fully funded”, and “self-funded”. Coverage for Autism and Behavioral Health Treatments can differ, depending on which type of plan you have:
 - Fully Funded - An employer may purchase health insurance from an insurance company on behalf of its employees. Under this arrangement, the insurance company is directly responsible for covering the health care costs of the employee (and the employee’s family, in the case of family coverage). This is referred to as a **“fully funded” plan** (sometimes called a “fully insured” plan). Fully funded plans from Massachusetts insurers are regulated under Massachusetts law and are subject to the Act Relative to Insurance Coverage for Autism (ARICA) law, and the Behavioral Health for Children and Adolescents (BCHA) regulations.
 - Self-Funded - An employer (usually a large employer) may pay directly for its employees’ health care costs, rather than buying policies from an insurance company. This is referred to as a **“self-funded” plan**. Self-funded plans are subject to federal laws, but not to state laws and regulations like ARICA and BHCA. Although these plans are not required to follow the mandates in ARICA, most of them do include some coverage for autism and behavioral health treatments. Employers that set up self-funded plans often hire an insurance company or third-party administrator to handle administrative functions (such as claims processing).

Which type of plan you have may not be immediately obvious. For example, employees with fully funded and self-funded plans can have identical looking insurance cards (i.e., a BlueCross card, with the same co-pays, deductibles, etc.).

- **Other types of private plans:**

- Massachusetts state employees, and some municipal employees, receive their private insurance through the Group Insurance Commission (GIC). GIC plans are self-funded.
- The Massachusetts Health Connector sells many types of plans. All plans include behavioral health services, but the type of coverage may vary depending on the specifics of the plan.
- “Direct Buy” plans. These are plans that an individual purchases directly from an insurer.
- Tri-Care – Insurance for enlisted, reservist and retired members of the military and their families

Important Note:

Consumers should always be careful when shopping for health insurance online. Internet searches often lead people away from the public marketplaces (i.e., the Massachusetts Health Connector, <https://www.mahealthconnector.org>), to sites selling plans that are non-compliant with the Affordable Care Act (ACA). The premium costs can be much lower, but people who purchase these plans may find they have “limited” plans that are not intended to be comprehensive primary insurance. Some other non-ACA compliant plans, such as health care sharing ministries and farm bureau plans, are “non-insurance” plans, where funds are pooled to pay for medical bills. These plans, which are usually not licensed or regulated, often have exclusions for pre-existing conditions and other restrictions. This can leave someone with limited or no coverage for autism and behavioral health treatments. It is important to make sure that the plan you are considering is a health insurance policy sold by an insurance carrier licensed in Massachusetts.

Where do I start?

1. Determine what type of coverage you have. Contact the Insurance Resource Center if you need assistance understanding your insurance.
2. Make a list of the autism and/or behavioral treatments you need. Insurance only covers treatments considered to be “medically necessary.” A person may need additional services and supports that are not covered by any insurance.
3. Figure out if your insurance covers the treatment you need. Review your plan summary of benefits or call your insurer for coverage details or questions.
4. If the treatment is covered, determine what your out-of-pocket costs are (deductibles, co-pays, etc.). These can vary a great deal, from zero out-of-pocket cost to thousands of dollars. Note that most policies also have an “out of pocket maximum” cost (OOPM). Once the OOPM cost is met, there are usually no additional co-pays, etc. for the rest of the year.
5. If you have private insurance, and it either doesn’t cover the treatments you need or you want assistance with the out-of-pocket costs, you may want to consider applying for MassHealth CommonHealth as secondary insurance.

Frequently Asked Questions

Can a person have both private insurance and MassHealth? If so, which plan will be primary?

Yes, people can have private insurance and MassHealth. Private insurance will always be primary.

My child has private insurance through my employer and MassHealth as a secondary insurance. But my providers have difficulty dealing with the private insurance company. Can I drop this and just keep my child on MassHealth?

No. MassHealth is always the “payer of last resort.” A family CANNOT choose to drop their child from private insurance and rely solely on MassHealth.

Is MassHealth free for all people with disabilities?

No. People with disabilities are usually eligible for MassHealth regardless of income, but they may be charged a premium if the household income is above a certain level.

Does MassHealth cover co-pays for autism and behavioral health treatments?

Yes. So long as the provider also accepts MassHealth, and the member has behavioral health benefits in their plan.

Does MassHealth coverage expire?

No, but MassHealth periodically reviews the eligibility of covered persons. When MassHealth contacts you for updated information, it is critical that you respond to avoid the termination of MassHealth coverage.



Diverse group of children laying down looking up at the camera

For further information and assistance, please contact the IRC at 774-455-4056 or email airc@umassmed.edu. This fact sheet and other important information is available at our website, www.massairc.org.

Scan the QR Code to view this fact sheet online



<https://bit.ly/40QB2r8>

The Insurance Resource Center for Autism and Behavioral Health is a program of the UMass Chan Medical School's Eunice Kennedy Shriver Center. Partial funding for the Center is provided through grants and contracts from the Massachusetts Executive Office of Health and Human Services (EOHHS), Massachusetts Department of Developmental Services (DDS), Massachusetts Department of Mental Health (DMH), Massachusetts Department of Elementary and Special Education (DESE), Massachusetts Department of Public Health (DPH), The Nancy Lurie Marks Family Foundation, the Doug Flutie Jr. Foundation for Autism, Bailey's Team for Autism, the Blue Cross Blue Shield Foundation of Massachusetts, Boston Children's Hospital, and UMass Chan Medical School.

This fact sheet was updated 01/2025

UMass Chan Medical School

55 Lake Avenue North Worcester, MA 01655-0002 Copyright ©2025 University of Massachusetts- All Rights Reserved