Insurance Resource Center for Autism & Behavioral Health

UMass Chan MEDICAL SCHOOL | Eunice Kennedy Shriver Center | Insurance Resource Center for Autism and Behavioral Health

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Cropped shot of a group of unrecognizable people holding hands

Getting Help Covering Co-Pays, Deductibles, and Other Co-Insurance

Insurance coverage is widely available for autism treatments. However, most private policies have co-insurance requirements. These may include deductibles, co-pays, and other forms of cost sharing. Depending on a person's specific policy, co-insurance can range from a relatively minimal amount to thousands of dollars. For people with autism, treatment often involves multiple visits each week, or even each day. This may result in large costs, which can create hardships for families, or preclude access to treatment.

Most plans also have an Out-of-Pocket Maximum (OOP). This is an upper limit on what the insured person is required to pay in co-insurance payments. Once a person's co-insurance payments reach their OOP, they usually have no more co-insurance obligations for the rest of the year. If a person with autism requires treatments that result in multiple co-payments per day or week, they will likely reach the OOP for the plan well before the end of the plan year. Listed below are several options that can help families with co-insurance costs. Below is a list and each option is described in further detail:

- MassHealth CommonHealth - (Sometimes referred to as MassHealth secondary). Most people with autism and behavioral health conditions will be eligible for this, but may not be cost-effective for all families.
- United Healthcare Children's Foundation - This is a grant program, which can be helpful for families who meet eligibility criteria
- Flexible Spending Account and Health Savings Accounts - These can help families save (pre-tax) for medical costs.
- ABLE Accounts - Another type of tax-advantaged savings account
- Other Grant Programs

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

MassHealth CommonHealth:

MassHealth CommonHealth is a MassHealth program available to individuals with disabilities who are not eligible for MassHealth Standard. Unlike MassHealth Standard, MassHealth CommonHealth participants are not subject to income or asset limitations. MassHealth CommonHealth is an option for people with disabilities who have income (personal income for those 19+ and family income for those under 19) that is above the amount (133% of Federal Poverty Level). It allows individuals with disabilities to purchase health coverage by paying a monthly premium, set on a sliding-scale based on total household income.

For people who have private insurance coverage through their employer, MassHealth CommonHealth will provide any medically necessary Medicaid-covered services that are not covered by the employer health plan. It may also cover co-pays, co-insurance and deductibles incurred under the individual's private insurance, as long as the provider accepts MassHealth.

Once a person is covered by MassHealth CommonHealth, they become eligible to apply for MassHealth Premium Assistance, which may cover some, or all, of the cost of the premium/payroll deduction for the employer sponsored private insurance. More information on MassHealth CommonHealth can be found in our MassHealth CommonHealth Fact Sheet and our MassHealth Premium Assistance Fact Sheet.

United Healthcare Children's Foundation:

This foundation provides medical grants to qualified families to help pay for child health care services, such as speech, physical or occupational therapy, prescriptions, and medical equipment, such as wheelchairs, orthotics and hearing aids. Parents and legal guardians may apply for grants of up to $5,000 for child medical services and equipment by completing an online application. To be eligible for grants, children must be 16 years of age or younger. Families must meet economic guidelines, reside in the United States, and be covered by a commercial health insurance plan, which may be either an employer-sponsored plan or one purchased directly from a private insurer, including through the Connector.

Flexible Spending Accounts and Health Savings Accounts Flexible Spending Accounts:

Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs) are two ways that people can set aside money for many types of health care expenses and avoid paying income taxes on the amounts they set aside. This can be an important source of savings for many families.

Here are some important differences between the two types of accounts:

Availability/Eligibility:

- *FSA: Flexible Spending Accounts* are only available when offered through a person's employer. There are no restrictions on the type of health insurance plan a person must have in order to establish an FSA.

- *HSA:* Anyone under 65 who has a High Deductible Health Plan (HDHP) can establish a Health Savings Account. In 2026, a HDHP is a health plan (including a Marketplace plan) with a deductible of at least $1750 for an individual or $3400 for a family. An HSA can be offered through an employer, but one can also be set up (for example, through some banks) by an individual who is self-employed or does not have access to an employer plan.

Coverage:

- Both FSAs and HSAs can cover a wide variety of out-of-pocket health expenses, including copayments, coinsurance, and deductibles, dental and vision care, and medical supplies and equipment.

Annual contribution limits (subject to annual adjustment by IRS):

- FSA: In 2026, an employee may contribute up to $3,400.
- HSA: In 2026, the maximum contribution to an HSA is $4,400 for an individual and $8,650 for a family. The contribution limits are slightly higher for individuals over 55.

Carryover of contributions:

- FSA: Amounts contributed during the plan year must be used to pay expenses occurring that same year (although there is usually a short grace period for submitting claims). Unused amounts cannot be rolled over to the next year; the plan operates on a “use it or lose it” basis. For this reason, it is important to limit your contributions based on a reasonable estimate of your expected out-of-pocket qualifying expenses.

- HSA: Contributions can be carried over from year to year. The money in the account can be invested and earn in terest, tax-free, while it remains in the account.

ABLE Accounts:

ABLE accounts are tax-advantaged accounts specifically designed to support savings to cover expenses incurred by or on behalf of individuals with disabilities. In Massachusetts, ABLE Accounts are administered by Fidelity Investments, available under "ABLE Accounts" on the Fidelity website.

Grant Programs:

Various grant programs are available to help fund services for individuals with disabilities and their families. The available grants typically change from time to time, so we encourage families to research current information about grants through local sources and contacts. Disabilityinfo.org also has information on grants and funding sources.

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/3EmPoZ5

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