

Insurance Resource Center for Autism & Behavioral Health



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

MassHealth ABA Coverage

Applied Behavior Analysis (ABA) is one of the frequently prescribed therapies for people with autism. Private insurance began covering ABA therapy in 2011, under a Massachusetts law known as an Act Relative to Insurance Coverage for Autism ([ARICA](#)). Following passage of the Autism Omnibus Bill in 2014, MassHealth began covering ABA in 2015.

Who is eligible?

Children under age 21 who are diagnosed with autism can obtain ABA services through MassHealth Standard and CommonHealth; ABA benefits for children enrolled in MassHealth Family Assistance are available until the child turns 19. Note: Family Assistance only covers ABA if there is no primary insurance in place.

How does someone access coverage?

The child's doctor (usually a developmental pediatrician, neurologist, psychologist) recommends ABA for a child that has been diagnosed with autism. The family then locates an ABA provider through their MassHealth plan. Depending on your specific MassHealth plan, ABA may be covered by one of several behavioral health provider networks. To find out which network you should be accessing ABA through, we recommend contacting your plan or MassHealth Customer Service.

Once you've requested ABA services from a provider, they'll seek authorization, perform an initial evaluation, and develop a treatment plan.



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

How long will this process take?

This depends on how long it takes to locate a provider with availability and how long it takes them to complete the initial evaluation and receive authorization for the treatment plan. Families should ask specific providers they are thinking of using for an estimate of how long it will take to start services. For more information on finding a provider, see our [“Finding an ABA Provider”](#) Fact Sheet.

Are there limitations on coverage?

Coverage is based on the plan’s “medical necessity” criteria. There are no annual or lifetime dollar or unit of service limitations on coverage.

Are Social Skills Groups covered?

Yes, subject to “medical necessity” criteria.

My child receives Early Intensive Behavioral Intervention (EIBI) – will MassHealth also pay for ABA services?

EIBI services would be considered duplicative of ABA therapy and would not be covered by MassHealth. However if a child under 3 with Autism is not receiving EIBI, they could get ABA therapy covered under MassHealth, and they could still access other Early Intervention (EI) services, (such as Speech and Occupational Therapy), through EI.

My child receives ABA through Early Intervention – what happens when they turn 3?

If your child is receiving ABA in EI, MassHealth will cover ABA after they turn 3 – again, subject to the medical necessity criteria. We recommend you start working with your team as early as possible to avoid or minimize a gap in service delivery at the time your child turns 3.

I have private insurance, but it doesn’t cover ABA. Can I get ABA for my child through MassHealth?

Yes, if your child is also enrolled in MassHealth (CommonHealth or Standard). For information about CommonHealth and how to enroll, we encourage you to contact our Center. You can find our [MassHealth CommonHealth Fact Sheet](#) on the Center’s [website](#).

I have private insurance and CommonHealth. Will MassHealth cover my co-pays for ABA?

MassHealth may cover the co-pays for ABA, but the claims must be submitted by the provider. MassHealth will cover co-payments that are not being paid by the primary insurer, even if that provider is not in network with Carelon. However, providers who are not in network with Carelon will need to obtain a single-case or out-of-network agreement for co-payments to be paid. We recommend checking with your provider. Contact us if you need additional assistance.

How are educational services under my child’s IEP affected?

ABA services accessed through medical insurance should in no way limit the educational services that your child is entitled to receive through his or her IEP.

Can I also apply for the Children's Autism Medicaid Waiver?

Families covered by MassHealth Standard with children through age 9 can also apply for the [Massachusetts Children's Autism Medicaid Waiver](#) through the Department of Developmental Services (DDS). Children receiving services through the Autism Medicaid Waiver may also receive ABA through MassHealth, if the ABA doesn't duplicate services being obtained through the waiver.

I am an ABA therapist and want to provide services through MassHealth. What should I do?

Providers should contact the Managed Care Entities (MCEs) who are administering the ABA benefit through MassHealth: [MBHP/Carelon](#), [Tufts Health Public Plans](#), and Optum Behavioral Health. For more information or assistance, please contact our Center.



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/3WKereT>

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UMass Chan Medical School

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