Autism Insurance, ARICA and the Health Connector Open Enrollment Information

December 1, 2014

General Information

ARICA is a law in Massachusetts which requires health insurers in Massachusetts to provide coverage for the diagnosis and treatment of Autism Spectrum Disorder, including, but not limited to, Applied Behavior Analysis (ABA) therapy. However this law only affects certain types of health care policies (private insurers, employees and retirees under the state plan, hospital service plans and HMOs), so coverage under ARICA depends on the type of policy you have. Self-funded plans and MassHealth are not subject to ARICA:

Self-funded plans - Many of the State’s largest employers provide coverage through self-funded plans. These plans are federally regulated, and not subject to State laws. If your plan is self-funded, your company may provide coverage under ARICA, and/or cover autism therapies, but it is not required. For people with autism who need ABA and other behavioral therapies, self-funded plans may not cover them.

MassHealth is also not subject to ARICA. MassHealth covers many treatments and services for people with autism, but does not cover ABA therapy, except under MassHealth’s Home and Community Based Services Autism waiver and under MassHealth’s 1115 Demonstration Project for children receiving early intervention from the Department of Public Health. This is expected to change sometime in 2015, but the details and timeframe for implementation are still being worked out.

The Health Connector currently has an Open Enrollment period, through February 15, 2015. During this Open Enrollment, people in Massachusetts have the opportunity to purchase private insurance policies through the Connector. These policies are subject to ARICA, and provide access to medically-necessary autism treatments, including ABA therapy that might not be covered by self-funded plans or MassHealth. If your current insurance doesn’t cover the autism therapies you need, you might want to consider purchasing an unsubsidized qualified health plan during this Open Enrollment. For many people, MassHealth Premium Assistance (PA) is available to cover the cost of purchasing these policies.
MassHealth Premium Assistance (PA) is a benefit under MassHealth and is different from subsidies and assistance applied for through the Connector. MassHealth may provide Premium Assistance for individual (not family) unsubsidized Health Connector Plans for children under 21 who are in Standard or CommonHealth and are seeking coverage for services not covered by MassHealth, such as ABA services. (Note that MassHealth will not pay premium assistance for a Health Connector Plan if the child has access to the needed services through Employer Sponsored Insurance (ESI), even if outside the open enrollment period for the ESI.)

Below is information about MassHealth Premium Assistance (PA), and instructions for how to purchase an unsubsidized policy through the Health Connector. Depending upon one’s current coverage there are different processes that need to be followed. It can be complex and, in many cases, require individual assistance to complete an enrollment. Please follow the instructions carefully to ensure you obtain the right coverage and MassHealth PA.

If you have questions about the open enrollment, your coverage, whether it provides access to specific autism treatments, and/or how to obtain MassHealth PA to cover the cost of purchasing an unsubsidized policy from the Health Connector, we can help. Please contact the Autism Insurance Resource Center by email at info@disabilityinfo.org or contact us at 1-800642-0249, or 774-455-4056.

**Enrollment Instructions:**
Depending on your current insurance situation, you will need to follow different instructions, as described below. If you have questions, or your situation doesn’t match any of the ones below, please contact us for further assistance:

**If your child is currently enrolled in an unsubsidized child only policy and is receiving MassHealth Premium Assistance:**
- If you have previously purchased a child-only policy through the Health Connector, and are receiving MassHealth Premium Assistance, your child only policy expires December 31, 2014. The Health Connector will be contacting you to re-enroll. You do not need to do anything at this time. Once you have been contacted and reenrolled, you will need to send a copy of the enrollment confirmation to MassHealth Premium Assistance. If you are not contacted by the Health Connector by early December, please contact us.
- If you have previously purchased insurance directly through the health insurance carrier, you do not need to submit a new application with the Health Connector, unless you want to change that coverage. The health insurance carrier will send you a renewal notice with instructions to remain in that coverage. When you have renewed that coverage, you will need to send a copy of the renewal to MassHealth Premium Assistance.

**If you have MassHealth (Standard or CommonHealth), and want to obtain a policy from the Health Connector and have MassHealth Premium Assistance help with the payment for the policy:**
We recommend contacting PA to verify eligibility prior to enrolling in a Health Connector plan. They can confirm eligibility and the amount of premium assistance you qualify for.

**Your MassHealth Premium Assistance contacts are:**

Lekecia Powell-Watkins  
Lekecia.powell-watkins@umassmed.edu  
Phone 617-886-8263/Fax 617-886-8400

Samantha Laskey  
Samantha.laskey@umassmed.edu  
Phone 617-886-8058/Fax 617-886-8400

Once you have enrolled in a plan, you will need to submit confirmation of the enrollment to MassHealth Premium Assistance. They will send you a check for the amount of assistance you qualify for, and you will pay the Health Connector directly. **Note:** If you want to obtain MassHealth Premium Assistance for a policy starting January 1, you will need to complete the enrollment well ahead of time, and have the confirmation to MassHealth Premium Assistance by December 10, in order to receive the assistance in time to meet the Health Connector’s payment deadline of December 23. If you are enrolling after that date, you will need to pay the premium before you receive the assistance, or select a plan that starts in a later month.

There are many resources to assist with enrollment (Navigators, Certified Application Counselors, and Connector Customer Service Representatives). **The instructions below are only for people who are enrolling one child in an Unsubsidized Qualified Health Plan.** If you are enrolling more than one child, and/or don’t qualify for MassHealth Premium Assistance and need to apply for this, please contact us. The Autism Insurance Resource Center maintains a list of Certified Application Counselors, Navigators and other resources who can help you enroll. If you reach a Customer Service Representative at the Connector who is not familiar with what you need, or receive information that is inconsistent, please contact us at 774-455-4056 or 1800-642-0249, and we will help in getting you the right assistance.
Tips for applying for unsubsidized coverage (individual child only, already qualifies for premium assistance, or not seeking assistance):

1. If more than one family member will be enrolling in QHP coverage through the Health Connector, please call 1-877-MA ENROLL (1-877-623-6765). There are specific instructions that apply to households that need to submit more than one application. A Customer Service Representative can assist you.

2. If you are only submitting one application for the child, you should only enter the child’s information on the application:

3. When asked who needs health insurance? Reply child only. Be sure TO SAY NO when asked if you want to find out if you/your family can get help paying for some/all of your health insurance, regardless of whether or not you will be obtaining MassHealth Premium Assistance. In order to proceed to the unsubsidized application Say NO REGARDLESS of the income amount listed.
4. Provide the child’s information on the Family & Household section and report the child’s SSN, DOB and smoking status.

5. Be sure to CAREFULLY review information before you sign and submit.

If you are enrolling more than one child, and/or don’t qualify for MassHealth Premium Assistance and need to apply for this, please contact us. The Autism Insurance Resource Center maintains a list of Certified Application Counselors, Navigators and other resources who can help you enroll. If you reach a Customer Service Representative at the Connector who is not familiar with this, or receive information that is inconsistent, we will help in getting you the right assistance. The Autism Insurance Resource Center can be reached at 774-455-4056, or 1800-642-0249, or you can e-mail us at info@disabilityinfo.org