



# Michigan Innovations in Care Coordination: *Insurance and Autism Evaluation Guidance Document For Parents and Professionals*

*A guide for families of  
children with Autism  
Spectrum Disorder*

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## Purpose

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One treatment often recommended for children who have been diagnosed with Autism Spectrum Disorder (ASD) is Applied Behavior Analysis (ABA). ABA is an evidence-based intervention recommended by some doctors and therapists to support a child in learning new skills and reducing some of the symptoms associated with ASD. If your child has been diagnosed with ASD, it is important to know what insurance coverage your family has to determine if ABA will be covered.

This guide was created to help you learn the steps to:

- Have your child evaluated for ASD
- Determine if your child is eligible for ABA services
- Obtain insurance coverage for ABA services
- Access ABA services

## Getting Started

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To begin, you need to know what type of health insurance your family has. If you have private insurance, review section sections 1 and 2. If your child does not have private insurance or has Medicaid, review the section 3.

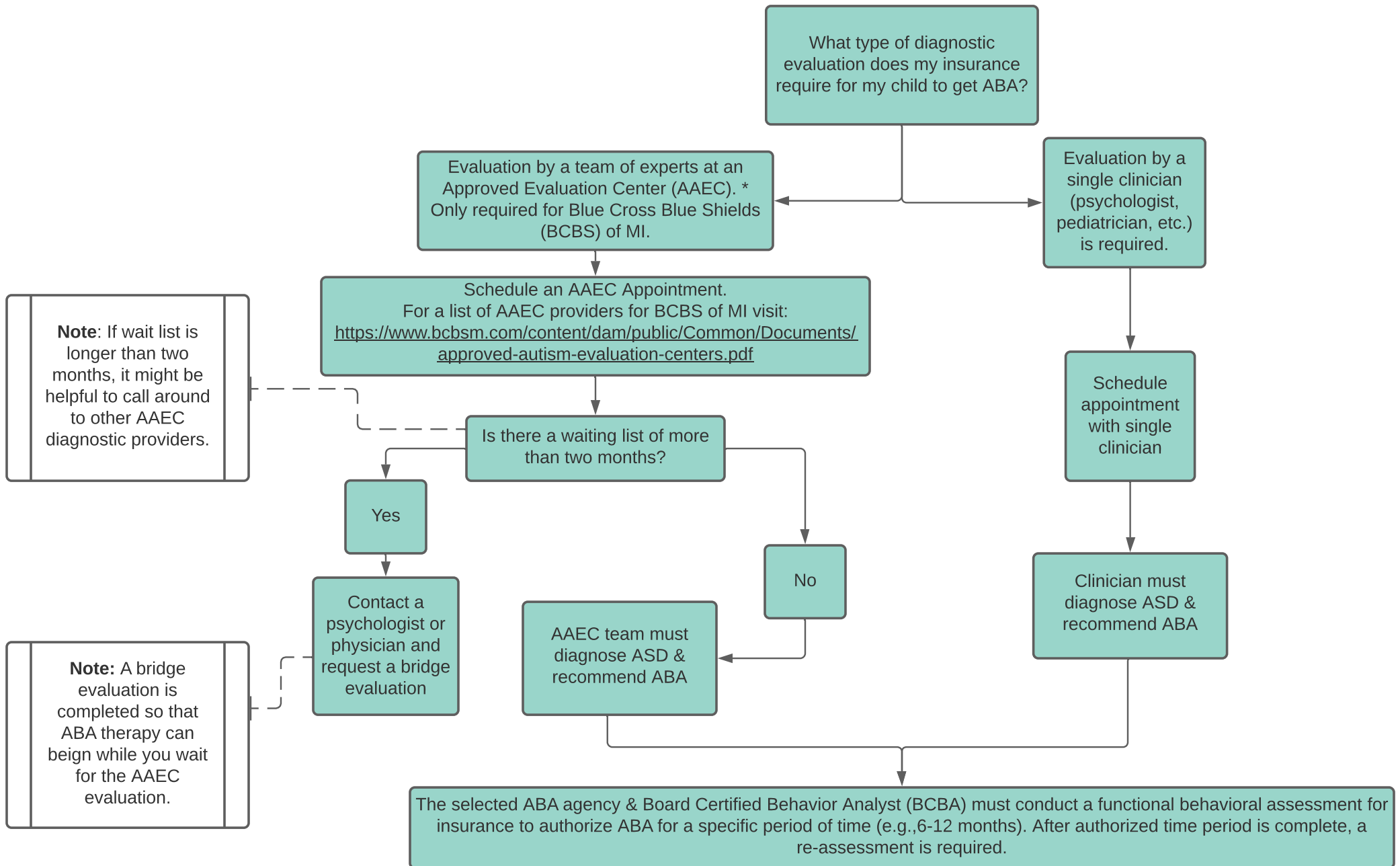
If you need more information, contact your insurance provider or the Autism Alliance of Michigan. The Autism Alliance of Michigan (AAOM) is a statewide organization that helps families navigate services. AAOM works with all families, including children not yet diagnosed to those who were diagnosed with autism many years ago. You can find AAOM on the web at <https://autismallianceofmichigan.org/> or call 877-463-AAOM.

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## Section 1: Private Insurance - My Insurance Does Cover ABA

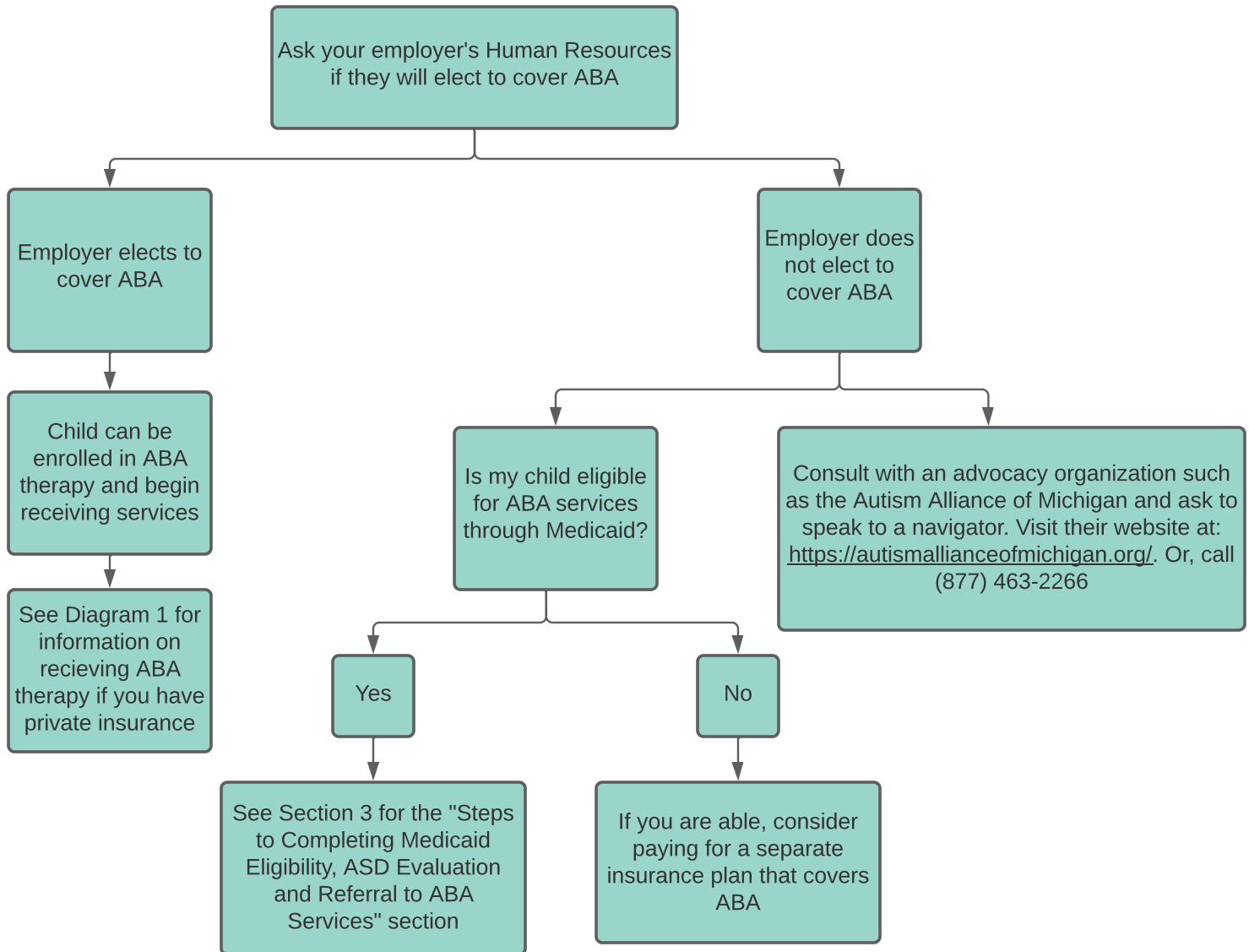
If your child has private insurance, call the number on the back of your insurance card and ask if **Applied Behavior Analysis (ABA)** therapy is covered and if an autism diagnosis is required to access ABA services. Most insurance plans require an autism diagnosis to be eligible for ABA. The diagram below details what this process could entail.



**Diagram 1:** Flowchart describing key steps to take to get ABA therapy for your child if you have private insurance.

## **Section 2:** Private Insurance- My Insurance Does Not Cover ABA

If you call the number on the back of your insurance card and find out your child is not covered for ABA therapy, there are other options. The diagram below details what this process could entail.



**Diagram 2:** Flowchart describing key steps to take if your private insurance does not cover ABA therapy.

### **Section 3: Steps to Completing Medicaid Eligibility, ASD Evaluation & Referral to ABA**

If your child is covered by Medicaid or your child is not covered by any insurance, your child may be eligible to receive ABA therapy with Medicaid. The process of approval for the Medicaid ABA Benefit has many steps. At each step of the process, both providers and CMH representatives must submit documents for the appropriate approvals to be made. The information below details this process and timeline so that parents can better understand who to contact if there are questions at any step during the approval process.

1. The parent must call the local Community Mental Health (CMH) Access Center to complete an intake interview and MCHAT-R over the phone to determine Medicaid Eligibility.
  - Find your local CMH here: [https://www.michigan.gov/mdhhs/0,5885,7-339-73970\\_5461---,00.html](https://www.michigan.gov/mdhhs/0,5885,7-339-73970_5461---,00.html)
  - If parent does not agree with the determination outcome, they can initiate a grievance process, page 17. ([https://www.michigan.gov/documents/mdhhs/RR\\_Book\\_English\\_635711\\_7.pdf](https://www.michigan.gov/documents/mdhhs/RR_Book_English_635711_7.pdf)).
2. If the child is new to Medicaid and does not already have a support coordinator assigned, an appointment for Supports Coordination will be scheduled. *A supports coordinator must be assigned to access the ABA benefit.*
3. If ASD is suspected during the intake interview with the Access Center, an appointment for an ASD Medical Evaluation will be scheduled. The CMH Evaluator has 14 days from ASD Medical Evaluation appointment to complete their report and upload it to the CMH system.
  - The parent will be scheduled for an ASD Medical Evaluation feedback session. If the child is diagnosed with ASD, the parent should begin the process of identifying an ABA provider within the CMH network at that time.
  - If an ASD Diagnosis is made by the CMH Evaluator, the Michigan Department of Health and Human Services (MDHHS) has 30 days to approve or deny the child for ABA benefits. The CMH Evaluator will notify the parent at the time of the feedback session if their child meets criteria for the ASD benefit.
  - If parent does not agree with the outcome of this evaluation, they can initiate a grievance process, page 17. ([https://www.michigan.gov/documents/mdhhs/RR\\_Book\\_English\\_635711\\_7.pdf](https://www.michigan.gov/documents/mdhhs/RR_Book_English_635711_7.pdf)).
4. The family chooses an ABA provider and schedules a Functional Behavioral Assessment.
  - The ABA provider must complete the functional behavior assessment within 14 days from the date of referral.

- Following the Functional Behavioral Assessment, the ABA Provider must complete an ABA Treatment Plan and upload it to the CMH system within 7 days.
5. Once the ABA Treatment Plan is uploaded to the CMH system, the Supports Coordinator requests authorization for ABA services according to the recommendations for treatment hours and goals in the ABA Treatment Plan.
- The authorized hours of service and the ABA Treatment Plan goals must be accurately documented in the child's Individualized Plan of Service (IPOS) and uploaded to the CMH system before services can begin.
  - CMH must approve authorization for ABA treatment within 14 days.
  - ABA services must be initiated with ABA provider within 60 days of MDHHS approval.
  - If parent doesn't agree with the recommended treatment plan, they can initiate a grievance process, page 17. ([https://www.michigan.gov/documents/mdhhs/RR\\_Book\\_English\\_635711\\_7.pdf](https://www.michigan.gov/documents/mdhhs/RR_Book_English_635711_7.pdf))

For information on terms often used in ABA therapy, please see the MICC ABA Glossary located in the ABA Treatment Guide found here: <https://www.mphi.org/wp-content/uploads/2021/08/MICC-ABA-TREATMENT-GUIDE.pdf>

## Section 4: Additional Links with Information on Insurance and Autism Evaluation

**Table 1:** Links & Information on Insurance and Autism Evaluation

Name of Resource	Website Host Name	Website Link
Medicaid Autism Behavioral Health Treatment/ Behavior Analysis Services	The Michigan Department of Health and Human Services	<a href="https://www.michigan.gov/autism/0,4848,7-294-63682---,00.html">https://www.michigan.gov/autism/0,4848,7-294-63682---,00.html</a>
Autism Awareness, Education and Resources	The Michigan Department of Health and Human Services	<a href="https://www.michigan.gov/autism/0,4848,7-294-73929---,00.html">https://www.michigan.gov/autism/0,4848,7-294-73929---,00.html</a>
Michigan Medicaid Health Plan Listing by County	The Michigan Department of Health and Human Services	<a href="https://www.michigan.gov/documents/mdch/MHP_Service_Area_Listing_326102_7.pdf">https://www.michigan.gov/documents/mdch/MHP_Service_Area_Listing_326102_7.pdf</a>
Michigan County Community Mental Health Office Listings by County	The Michigan Department of Health and Human Services	<a href="https://www.michigan.gov/mdhhs/0,5885,7-339-73970_5461---,00.html">https://www.michigan.gov/mdhhs/0,5885,7-339-73970_5461---,00.html</a>
Michigan County Community Mental Health Office Listings by County	The Michigan Department of Health and Human Services	<a href="https://www.michigan.gov/mdhhs/0,5885,7-339-73970_5461---,00.html">https://www.michigan.gov/mdhhs/0,5885,7-339-73970_5461---,00.html</a>
Additional Medicaid Information	The Michigan Department of Health and Human Services	<a href="https://www.michigan.gov/mdhhs/0,5885,7-339-71547_4860_78446_78447_78454-407318--,00.html">https://www.michigan.gov/mdhhs/0,5885,7-339-71547_4860_78446_78447_78454-407318--,00.html</a>