

Washington Autism Alliance and Advocacy

Final Report

Engrossed Substitute House Bill 1109; Chapter 415; Laws of 2019; Section 1111(1)(bbb)

December 15, 2019

Washington Autism Alliance and Advocacy



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Executive Summary

Families who have children with disabilities sometimes struggle with understanding health insurance and how to obtain benefits for the specialized services their children need. State legislation required the Health Care Authority (HCA) and the Department of Social and Health Services (DSHS) Developmental Disabilities Administration (DDA) to contract and work with Washington Autism Alliance and Advocacy (WAAA).

The goal of the contract was to assist clients with autism or developmental disabilities and their families to understand insurance benefits available through HCA's Premium Payment Program (PPP) and navigate the health insurance system. The PPP provides qualifying individuals with a premium assistance subsidy for comprehensive private health insurance premiums and other cost-sharing in certain circumstances.¹

The contractual agreement between WAAA and HCA ended June 30, 2019. WAAA did not receive any referrals for the first five months of the contract. During the last seven months of the contract period, WAAA's Insurance Navigation Program received referrals for 57 clients. These referrals came after HCA, DDA, and WAAA engaged in collaborative efforts to increase referrals. This includes time training DDA staff and proactively contacting clients' families.

Of the 57 clients for whom WAAA's Insurance Navigation Program received referrals, WAAA collected health insurance coverage for 30 clients. At the time of their referral, those clients had either:

- Both private health insurance coverage and Washington Apple Health (Medicaid) coverage;
- Apple Health coverage only;
- Tricare health insurance coverage only; or
- Private health insurance coverage only.²

Of those 30 clients, 12 obtained alternate health insurance coverage through the PPP. WAAA's contact with the remaining 27 clients was brief and did not facilitate collecting information about those clients' health insurance coverage.

In the short-term, WAAA successfully assisted clients and families to understand the insurance benefits available to them via the PPP and to navigate the health care system. However, some confusion remains about the availability and role of the PPP in relation to the population. It is too soon to determine either the long-term impacts of the WAAA Insurance Navigation Program or WAAA's efforts to train DDA staff to refer clients to WAAA.

¹ Chapter 182-558 WAC PREMIUM PAYMENT PROGRAM, from <https://apps.leg.wa.gov/wac/default.aspx?cite=182-558&full=true>, accessed on October 9, 2019.

² HCA's policy is to suppress client counts that are smaller than 11 to maintain client privacy.



Background

Section 213(1)(bbb) of Engrossed Substitute Senate Bill 6032 (2018) required HCA and DSHS to contract and work with WAAA. The contract's goal was to assist clients with autism or developmental disabilities and their families to understand insurance benefits available to them (including the PPP) and navigate the health insurance system via WAAA's Insurance Navigation Program. Clients with an autism spectrum disorder or intellectual developmental disability diagnosis (or suspected diagnosis) were eligible for the Insurance Navigation Program. WAAA is a non-profit community agency that specializes in this work.

Specific legislative requirements include the following:

- HCA must contract with WAAA to educate and assist persons seeking HCA's services.
- DSHS or HCA may refer individuals to WAAA to support them in navigating the health care system.
- HCA, in collaboration with DSHS and WAAA, shall submit reports to the governor and the appropriate committees of the Legislature by December 15, 2018, and December 15, 2019.
- Reports shall include how many persons were referred, and how many received services from WAAA, and what services were provided by WAAA.
- Reports shall also include what health care services (i.e., the PPP) WAAA was able to connect the referred persons to, the length of time these connections took, the type of health coverage the person referred had at the time of referral, and whether alternate coverage was obtained.

HCA executed the contract with WAAA on June 22, 2018. Between contract execution and HCA receiving the first report from WAAA by the due date on September 7, 2018, the following implementation activities occurred:

- HCA and DDA provided information sheets about WAAA and distribution instructions to autism Centers of Excellence³ and DDA local offices statewide.
- Centers of Excellence received their materials in mid-August 2018, and DDA local offices received their materials in late-August 2018.

However, through September 7, 2018, WAAA reported that zero persons requested services from WAAA after receiving referrals from either HCA or DDA. HCA reported these results in the 2018 legislative report: "Washington Autism Alliance and Advocacy."⁴

³ Centers of Excellence for applied behavioral analysis (ABA) services are health care facilities that employ health care providers that are experts in diagnosing, determining medical necessity, and writing orders for ABA services.

⁴ Washington Autism Alliance and Advocacy, from <https://www.hca.wa.gov/assets/essb-6032-autism-alliance-12-15-18.pdf> accessed on October 9, 2019.



This final report details the collaborative efforts between the three organizations and the improved results that collaboration achieved through the end of the contract on June 30, 2019.

Collaborative Efforts

In October 2018, HCA, DDA, and WAAA began collaborating more frequently to determine how to increase referrals to the WAAA Insurance Navigation Program. We agreed to twice monthly conference calls to maintain ongoing efforts, troubleshoot issues when they arose, and either create or modify processes in a timely manner.

From this collaboration, we identified an opportunity for WAAA to provide training to DDA staff about the referral process. WAAA began by presenting two webinars (i.e., on December 11, and December 20, 2018) to more than 100 DDA field staff and supervisors across the state. The webinars included information about:

- WAAA's mission and programs;
- Myths and facts about autism;
- Commonly prescribed treatments;
- Health benefits that include those treatments;
- Laws regarding disabilities; and
- How to access services.

Between June 2018 and June 2019, WAAA staff provided Insurance Navigation Program training and outreach to 775 to individuals, families, providers and other professionals including INP-related training to approximately 285 DDA case managers in all of DDA's three regions throughout the state of Washington for a total of just short of 118 hours of training.

WAAA also worked with DDA and HCA to improve the content of:

- A bulletin to DDA field staff (contained in Appendix A) about supports available statewide through WAAA; and
- An information card (contained in Appendix B) that WAAA used to instruct DDA staff and inform families of the services available from WAAA.

In addition, instead of waiting for families to call DDA before sharing information about WAAA services with them, case managers at DDA began proactively calling their assigned families to explain WAAA's Insurance Navigation Program services and how to access them.

Results

Following WAAA's two webinars to DDA employees, WAAA received its first referral to its Insurance Navigation Program in late December 2018. Due to holiday closure and staff unavailability, WAAA responded to the referral in early January 2019 through its intake process. As



HCA, DDA, and WAAA worked collaboratively to increase referrals, WAAA received 56 more referrals between January and June 2019, totaling 57 referrals during the entire July 2018–June 2019 contract period.⁵

All 30 referents received services from WAAA. Families' need for specific services varied primarily by the age of the family members with autism or developmental disabilities, which ranged from about 3 years old to about 37 years old. Some families required multiple services, which included health care services, legal and advocacy services, etc. WAAA decreased the time it took to connect referents to health care services from 11.0 business days for referrals in December 2018, to about 2.7 business days for referrals from January 2019, through June 2019. WAAA's performance exceeded the standard in the contract to respond to referrals within five business days.

At the time of referral, the individuals with autism either had Washington Apple Health (Medicaid) coverage, private insurance, or both. WAAA enabled twelve (or 40 percent) of the 30 referents to obtain alternative health care coverage or related insurance navigation service. An example of alternative coverage is enrollment through the Premium Payment Program. The Premium Payment Program "provides reimbursement for private health insurance coverage when an Apple Health...client has access to private health insurance coverage, such as through an employer or private policy."⁶ See Table 1 for additional information.

Table 1. WAAA Measures and Results, June 2018–June 2019

MEASURES	RESULTS
1. Number of persons referred to WAAA (i.e., requesting services from WAAA after receiving a referral from HCA or DDA)	WAAA received referrals for 57 clients between June 2018 and June 2019. The first referral occurred in December 2018; the first intake occurred in early January 2019.
2. Number of persons who received services from WAAA	All 57 clients received WAAA services between June 2018 and June 2019.
3. List of services the WAAA provided to those persons in (2) above	WAAA provided the following services: <ul style="list-style-type: none">• Family-to-family support to share experiences, healthy coping strategies, information about accessing resources and services, and advocacy skills.• Information about accessing financial resources for out-of-pocket expenses for therapies and services for autism spectrum disorder and similar disabilities.• Insurance navigation to assist clients and their families to understand insurance benefits available to them.

⁵ HCA's contract with WAAA paid for services to 57 clients. However, WAAA provides a range of services for many clients. During the contract period, WAAA estimates serving 767 clients for insurance-related direct advocacy and 437 clients for information and referral.

⁶ Premium payment program, from <https://www.hca.wa.gov/health-care-services-supports/program-administration/premium-payment-program>, accessed on September 27, 2019.



Table 1. WAAA Measures and Results, June 2018–June 2019

MEASURES	RESULTS
4. List of health care services to which WAAA connected persons in (2) above	WAAA connected clients to the following health care services: <ul style="list-style-type: none">• Insurance navigation;• Insurance appeals; and• Insurance legal support.
5. Length of time it took for WAAA to connect persons in (2) above to health care services in (4) above	During December 2018, it took an average of 11.0 days for WAAA to connect clients to health care services, due to staff vacations and a holiday office closure. However, it took an average of 2.7 days for WAAA to connect clients to health care services between January 2019, and June 2019. The contractual expectation was for WAAA to respond to referrals within five business days.
6. Type of health coverage the persons in (2) above had at the time of referral	Of the 57 clients, WAAA collected health insurance coverage for 30 clients. At the time of their referral, those clients had either: <ul style="list-style-type: none">• Both private health insurance coverage and Apple Health coverage;• Apple Health coverage only;• Tricare health insurance coverage only; or• Private health insurance coverage only. WAAA's contact with the remaining 27 clients was brief and did not facilitate collecting information about those clients' health insurance coverage.
7. Whether alternate coverage was obtained	Of the 30 clients for whom WAAA collected health insurance coverage information, 12 obtained alternate health insurance coverage through the PPP.

Source: WAAA, July 2019.

Conclusion

The contractual agreement between WAAA and HCA ended June 30, 2019. WAAA did not receive any referrals for the first five months of the contract. During the last seven months of the contract period, WAAA's Insurance Navigation Program received referrals for 57 clients. These referrals came after HCA, DDA, and WAAA engaged in collaborative efforts to increase referrals. This includes time training DDA staff and proactively contacting clients' families.

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WAAA services are broader than those for which HCA contracted with them. Their multi-faceted operations included efforts to connect clients with appropriate health care providers, advocate for extended physician visits, and other services. Often WAAA provided several different services, including insurance navigation, to their clients simultaneously. WAAA remains concerned about many issues impacting peoples' health and continues to support increased access to care, public education, and advocacy services.

In the short-term, WAAA successfully assisted clients and families to understand the insurance benefits available to them via the PPP and to navigate the health care system. However, some confusion remains about the availability and role of the PPP in relation to the population. It is too soon to determine either the long-term impacts of the WAAA Insurance Navigation Program or WAAA's efforts to train DDA staff to refer clients to WAAA.



Appendix A: Developmental Disabilities Administration Management Bulletin



STATE OF WASHINGTON
DEPARTMENT OF SOCIAL AND HEALTH SERVICES
Developmental Disabilities Administration * P.O. Box 45310 * Olympia, WA 98504-5310

DDA MANAGEMENT BULLETIN

D18-026 – Procedure

November 30, 2018

Amended December 13, 2018 and March 6, 2019

TO: Regional Administrators
Field Services Administrators
Field Services Staff

FROM: Debbie Roberts, Interim Deputy Assistant Secretary
Developmental Disabilities Administration

SUBJECT: Washington Autism Alliance and Advocacy (WAAA) Insurance
Navigators

PURPOSE: To notify field staff of supports available statewide through WAAA

**WHAT'S NEW,
CHANGED, OR
CLARIFIED:** Effective immediately, a DDA Case Manager may initiate a referral to WAAA on behalf of a client if insurance navigation support is needed for Applied Behavioral Analysis (ABA).

WAAA is a not-for-profit organization that supports children and adults with autism spectrum disorder (ASD) and other developmental disabilities (DDs). The organization helps families access ASD and DD related health insurance benefits, school-based services, and community-based services.

WAAA insurance navigators and attorneys also help families access medically necessary services through their private health insurance by:

- Providing legal and other advocacy and guidance;
- Providing call logs for families to easily document their findings when contacting providers; and
- Petitioning an insurance carrier to expand its network through a single-case agreement when an in-network provider is unavailable.
- Providing individuals and their families who are dually eligible for Medicaid and private employer-funded insurance with information about how to obtain coverage for



neurodevelopmental and other therapies through their private insurance.

The WAAA helpline operates Monday through Friday from 9:00 a.m. to 1:00 p.m. and can be reached at 425-894-7231.

- For a client whose primary health insurance is through Washington Apple Health (Medicaid), dial extension 101.
- For a client who has private health insurance, dial extension 103.

ACTION: Case resource managers must provide clients and their families with the attached *WAAA Information Card* as soon as they discover assistance is needed navigating private health insurance. The case resource manager must document in CARE in a service episode record (SER) that a *WAAA Information Card* was sent.

The DDA Case Manager may initiate the referral to WAAA on the client's behalf if insurance navigation assistance is needed for ABA and other neurodevelopmental therapies, and other related services. If the client or the client's legal representative request assistance with the initial referral, the DDA Case Manager must obtain a signed consent form to share information with WAAA and send the following information to INP@washingtonautismadvocacy.org or call (425) 89407231, ext. 103:

1. The client's full name;
2. The name of the client's parent or legal representative;
3. Email addresses for the client, or the client's parent or legal representative;
4. Phone numbers for the client, or the client's parent or legal representative; and
5. Whether an interpreter is needed.

RELATED REFERENCES: [WAAA Website](#)

ATTACHMENTS:



CONTACTS: Ann Whitehall
Waiver Services Unit Manager
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Kari Freer

Children's Intensive In-Home Supports Program Manager

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D18-026

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Washington Autism Alliance and Advocacy
December 15, 2019



Appendix B: WAAA Information Card



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Insurance Navigation Program

Are you a parent of a person suspected of having, or diagnosed with, Autism Spectrum Disorder (ASD) or Developmental Disabilit(ies) (DD) related to ASD? Did you know **insurance covers therapies** like speech therapy, occupational therapy or behavior therapy as well as other similar medically necessary services?

Washington Autism Alliance and Advocacy (WAAA) is here to help you navigate the insurance system, whether it is public (Apple Health/Medicaid) or private insurance. We want to help you by empowering you with information and/or advocacy to ensure that your loved one is getting the best possible access to programs that support ASD/DD. We also help families who are dually eligible for private insurance and Medicaid determine if they are eligible to receive the **Premium Payment Program (PPP)**. The PPP provides reimbursement for private health insurance premiums when an Apple Health client has access to private health insurance coverage, such as through an employer or private policy.

Please contact WAAA at **(425) 894-7231, ext. 103** or INP@washingtonautismadvocacy.org for further information regarding this program.

