Insurance Navigation Fund
(Autism and related Developmental Disabilities)

Background: Autism Spectrum Disorder (ASD) and developmental disorders (DD) can severely impair a person’s communication abilities and social skills. Based on extrapolated estimates from the Autism and Developmental Disabilities Monitoring (ADDM) Network, there are approximately 5,254 children aged 0-3 years and 24,844 children and adolescents aged 3-21 years in WA with ASD. In addition there are 33,600 people with developmental disabilities on the DSHS/DDA caseload who are medicaid eligible.

The Problem: Washington State Health Care Authority’s objective for its Medicaid premium payment program is “to help people on Medicaid to take advantage of private health insurance in a way that saves the state money.” Individuals and families dually enrolled in private insurance and Medicaid lack consumer education at entry points into developmental disability services to even know that they are eligible to access health benefits and specialists through private insurance. Research indicates that states overall serve relatively small numbers of people in premium assistance programs. In 2015, Washington State Health Care Authority had 833,523 children enrolled in Medicaid and CHIP (Children’s Health Program). One study suggests that 40% of CHIP enrollees had a parent with an employer-sponsored insurance (ESI) policy, but only half of those parents believed that the policy could cover the child. The current lack of consumer education and underutilization of Medicaid’s premium payment program is shifting the cost of healthcare to Washington State’s Medicaid and without crucial health law navigation services, families will continue to face systemic barriers in accessing Washington’s Medicaid premium assistance program.

Future Outcomes:
WAAA will work together with HCA, DSHS, and the Office of the Attorney General to pursue these claims and maximize the Medicaid funds available to the State. WAAA has successfully pursued private health coverage to pay for needed services for eligible Medicaid recipients. But much more could be done to ensure that private payers, and not Medicaid, cover medically necessary services for Medicaid recipients. Pursuing these claims has the additional benefit of ensuring that the private coverage is both meaningful and accessible to Medicaid enrollees. Finally, pursuing these claims is consistent with the State’s mandate to not only pay for covered needed Medicaid services, but also chase the third-party payors that shirk their responsibility to Medicaid recipients.

When families seeking ASD/DD related health benefits through Department of Health and Social Services and Medicaid are referred to Washington Autism Alliance & Advocacy, our Health Law Navigators will:
• Encourage families to keep dependents up to 26 years old on their employer sponsored insurance.

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For more information, please contact: Arzu@WashingtonAutismAdvocacy.org or Mika@WashingtonAutismAdvocacy.org
Those needing immediate assistance visit http://www.washingtonautismadvocacy.org/updates/advocacy-resource-coordinators/ or call 425.894.7231
• Reduce costs to WA Medicaid by encouraging dually insured families to utilize Medicaid Premium Assistance under their employer sponsored insurance.
• Incentivize and advocate for continued insurance coverage that minimizes impacts to families.
• Improve knowledge and capacity of healthcare providers to serve more dually insured families.
• Represent families in appeals when medically necessary treatments have been denied or unreasonably capped by private insurance.

About Washington Autism Alliance & Advocacy (WAAA): We currently provide Health Law advocacy to an average of 3,100 member families a year, in every county in Washington. Washington State has an estimated 30,000 children and youth with ASD, and many of them are from low-income families. We want more children, youth, and young adults to have an equal chance to thrive and succeed in life, regardless of their socioeconomic status. WAAA is dedicated to improving access to healthcare, education & social services for children with ASD/DD and has been instrumental in passage and funding of critical legislation that improved access to appropriate education and intensive behavior supports. We’ve actively supported judicial clarification of state and federal laws governing screening, diagnosis and treatment of ASD/DD’s. Since 2007 we’re actively involved in statewide patient and provider education to improve access to insurance benefits.

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