



[Autism Insurance Resource Center](#)

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I N D E X

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## **Autism Insurance, ARICA and the Health Connector Open Enrollment Information**

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#### **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, until 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](mailto:info@disabilityinfo.org) or contact us at 1-800-642-0249, 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, you should have re-enrolled your child already. If you have not completed your re-enrollment, contact the Autism Insurance Resource Center immediately at 1-800-642-0249 or 774-455-4056.
- 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 not been contacted by your health insurance carrier by February 1, 2015, call the number on your insurance card and ask about your child's plan renewal.

**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](mailto:Lekecia.powell-watkins@umassmed.edu)  
Phone 617-886-8263/Fax 617-886-8400

Samantha Laskey  
[Samantha.laskey@umassmed.edu](mailto:Samantha.laskey@umassmed.edu)  
Phone 617-886-8058/Fax 617-886-8400

Once you have enrolled in a plan (no later than February 15), 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.

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 1-800-642-0249, 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)**

**NOTE – ENROLLMENT MUST BE COMPLETED BY FEBRUARY 15, 2015**

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:

2 Family & Household

3 Income

4 Additional Questions

5 Review & Sign

Check here if you are the account holder.

**Name \***  
 PA Assist Kid Suffix

**Date of Birth \*** 05/02/2003

**Email Address**  
 Email Address

**Contact Home Address \***  No Home Address  
 40 Bay State  
 Address 2  
 Somerville 02144 MIDDLESEX MA

I intend to reside in Massachusetts, even if I do not have a fixed address

**Contact Mailing Address \***  Select if it's the same as Contact Home Address  
 40 Bay State  
 Somerville 02144 MIDDLESEX MA

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.**

3 Income

4 Additional Questions

5 Review & Sign

**Who needs health insurance? \***

PA Assist Kid only

PA Assist Kid and other family members

Other family members, not PA Assist Kid

**Do you want to find out if you/your family can get help paying for some or all of your health insurance? \***

Yes  No

**You may be eligible for help with costs. Find out here! (optional)**

You may be eligible for a free or low cost plan, or a new kind of tax credit that lowers your monthly premiums right away. Answer 2 questions to see if you can get a break on costs.

How many people will be on your federal income tax return for the year you want insurance? (If you aren't sure, tell us how many people live with you, including yourself.)

1

**Based on your best guess, do you expect your total household income to be less than \$ 46960 in the year you want health insurance?**

Yes  No  I don't know

Based on what you told us, your income may be too high to get help paying for health insurance. You can still purchase health and dental insurance from the Health Connector.

**Do you want to find out if you/your family can get help paying for some or all of your health insurance? \***

Yes  No

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 1-800-642-0249, or you can e-mail us at [info@disabilityinfo.org](mailto:info@disabilityinfo.org)