



The Founders Center

of
commonwealth
>>> autism

Billing Process

For Behavioral Health Services

Confirmation

We confirm that our Applied Behavior Analysis (ABA) services are covered by your insurance.

Authorization

One of our Licensed BCBA's will assess your child to submit for prior authorization for treatment.

Claims Filed

Once your child is enrolled, we will begin to file claims to your insurance company for the units of service we provide.

Billing

You will be billed monthly for the portion of each claim that is the member responsibility until you meet your stop-loss

After your stop-loss has been met, your insurance company should pay claims in full until your plan renews and your member responsibility resets.

Member Responsibility: First \$1000 in claims (deductible), then 20% coinsurance until the member responsibility has accumulated to \$5000 (stop-loss)

Example:

"ABC Insurance Plan"

- \$1000 Deductible
- 20% Coinsurance
- \$5000 Stop-loss

Insurance responsibility*:

- 80% coinsurance after deductible is met
- 100% of claims after \$5000 stop-loss is met

This process resets annually when the plan renews. Remember that other medical treatments and services received by the individual (or family members) may also count toward your stop-loss.

*Note: Some insurance plans apply an annual cap on a member's ABA benefit. In the case of an applied cap on a plan, insurance will not cover ABA after the annual cap has been reached until the plan renews.

If you have additional questions about this process or for more information on enrollment, contact Emily Schwab, Program Manager, at eschwab@thefounderscenter.org