Understanding Your ABA Insurance Benefits
Transcript

Slide 1: Welcome

Welcome and thank you for taking the time to learn more about how insurance works with ABA therapy at Graham Behavior Services. Insurance can feel overwhelming, especially when you're navigating new services for your child. In this presentation, we'll talk through a few important insurance terms, explain how billing works at GBS and outline what you can expect as services begin.

Slide 2: Insurance Can Be Confusing

Insurance plans vary widely, and many families are navigating these benefits for the first time. Our goal is to make this process as clear as possible. We want to help you understand what your insurance covers, what your financial responsibility may be, and how our team supports you through each step of the process.

Slide 3: Key Insurance Terms (Part 1)

Let's start with a few key insurance terms you may hear throughout the process.

- A deductible is the amount of money you must pay out of pocket for covered services before your insurance plan will begin to pay.
- A co-pay is a set amount you are required to pay for services at the time services are rendered.
- Co-insurance is the percentage of costs you are responsible for after your deductible has been met.
- And finally, the out of pocket maximum is the most. You will pay for covered services during your plan year.

Slide 4: Key Insurance Terms (Part 2)

There are a few additional terms that are helpful to understand.

- A verification of benefits is when our team contacts your insurance company to confirm whether your plan covers ABA therapy and what your expected costs may be.
- The allowed amount is the reimbursement amount your insurance sets for each service allowed by your plan. This amount is determined at the time your claims are processed.
- Balance billing is when an out of network provider's billed amount is higher than your insurance's allowed amount for services providers can then balance bill clients for any amount up to their full billed amount for those services, regardless of what insurance sets as a reimbursement amount.
- And an out of network provider is a provider that does not have a contract with your insurance company. Instead, reimbursement is based on your plans out of network benefits.

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Slide 5: Why GBS is Out-of-Network

Graham Behavior Services operates as an out of network provider so that we can focus on providing consistent, high quality care. This allows us to maintain smaller clinical caseloads, so our BCBAs can spend more time supervising programs and collaborating with families. It also allows us to offer competitive wages to our therapists, which helps us attract and retain experienced clinicians. Our model prioritizes consistency so families can work with the same clinical team over time.

Slide 6: How Billing Works at GBS

Many out of network providers require families to pay for services upfront, submit claims themselves, and wait for reimbursement from insurance.

At Graham Behavior Services, we handle that process for you. Our team submits claims directly to your insurance, waits for insurance to process those claims, and then bills you for your patient responsibility or balance billing if necessary. Often, reimbursement checks will be sent directly to you, in which case you would then forward the check to our office for completion of billing.

Slide 7: Balance Billing

Balance billing can happen when an out of network provider's billed amount is higher than the amount your insurance plan allows for that service. In simple terms, insurance determines an allowed amount for each service. If that allowed amount is lower than the provider's rate, the remaining difference becomes the patient's responsibility.

The example shown here illustrates how that difference can occur. Not all plans require balance billing and at Graham Behavior Services, we only balance Bill up to our private pay rates when necessary. If your plan requires balance billing, our team will review your benefits and help you understand what to expect when receiving services.

Slide 8: Payment Plans

Many families reach their out of pocket maximum during the year when receiving ABA therapy. To help make costs more manageable, Graham Behavior Services offers payment plans. These plans divide your expected financial responsibility across the remaining months of your plan year, so you can make consistent monthly payments instead of receiving large invoices all at once.

Balance billing is generally not able to be included in payment plans due to the variability of services and insurance plans. Ability to change reimbursement amounts at will during the year. This amount would be due monthly outside of your payment plan.

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Slide 9: Insurance Billing Timeline

Insurance processing can take time. In most cases, insurance companies take about thirty to forty five days, or sometimes longer to process claims.

- First, therapy services are provided.
- Our billing team then submits your claim to your insurance company.
- Your insurance reviews the claim and determines payment.
- Both you and our team receive an explanation of benefits often called an EOB, which explains how the claim was processed.
- Finally, once that information is received, we generate a patient invoice for any remaining responsibility.

Slide 10: What If My Insurance Sends Me a Check?

In some cases, insurance companies send reimbursement checks directly to families instead of the provider. If this happens, the check represents payment for therapy services that have already been delivered. The check will then need to be signed over to Graham Behavior Services, and our billing team will guide you through the process. This situation is called Assignment of Benefits.

Slide 11: Starting Services with GBS

After your benefits are verified, we begin the process of getting services started.

- First, you'll have an initial conversation with our team to discuss your child's needs.
- We'll also review your insurance coverage and go over your benefits together.
- If we have a provider available in your area, a clinical team will be assigned. If not, our staffing team will begin recruiting and interviewing to find the right fit for your child.
- As soon as a provider team is identified or onboarded, they will be assigned to your case.
- Next, you'll meet with our billing manager to review your insurance benefits, payment options, and billing policies.
- Once your onboarding steps are complete, our authorizations team will submit a request to your insurance company for an initial assessment. This process typically takes about fifteen days for a determination.
- After approval is received, your BCBA will complete an assessment and develop a personalized treatment plan. When the treatment plan is approved by your insurance, therapy services can begin.

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Slide 12: Common Questions

As families get started, a few common questions tend to come up around insurance and billing.

- One of the most frequent questions is about claims. Our billing team handles that process for you. By submitting claims directly to your insurance company and keeping you informed about your patient responsibility.
- Some families also ask what happens if their plan does not include out-of-network benefits. In certain cases, there may still be options to access services while utilizing your plan, and our billing team will walk you through those based on your specific coverage.
- Another important thing to keep in mind is that insurance plans reset each year. This means your deductible and out of pocket maximum will restart at the beginning of your plan year, which can affect your overall costs.
- And for families with secondary insurance, while GBS typically does not bill secondary plans directly, our team can help guide you through how to pursue reimbursement through your second insurance, if applicable.

Slide 13: We're Here to Help

We understand that insurance and billing can feel complicated. Our team is here to support you and answer any questions you may have about your benefits or the billing process. If you would like to schedule a benefits review or speak with our billing team, you can contact us using the information provided here. Thank you for taking the time to learn more about how insurance works with ABA therapy at Graham Behavior Services.