

This insurance law is in place to help your child get the coverage for the services they need.

Vermont's Early Childhood Developmental Disorders Insurance

Vermont law requires health insurance carriers to provide coverage for evidence-based therapies for children with early childhood developmental disorders. The law indicates that treatments, including Applied Behavior Analysis (ABA), be a covered service for children birth to age 21, and who have an early childhood developmental disorder, such as Autism Spectrum Disorder (ASD), Down Syndrome, Fragile X, Williams Syndrome, and others.

What are early childhood developmental disorders?

The definition is a childhood mental or physical impairment or combination of the two impairments which results in functional limitations in major life activities. A learning disability is not included in the impairments considered.

What if I have a health plan through Vermont Health Connect (VHC)?

If you have a health insurance plan through VHC, and the benefits you are receiving for your child's needs exceed the Essential Health Benefits of your plan, those benefits are not covered.

- Plans offered through VHC are not required to cover costs that exceed the health plan benefits.

A plan may not limit the number of visits an individual may have with an autism service provider.

Large companies that cover their employees through self-insured plans are not mandated to provide coverage, except for Vermont state employees.

How do I access this law for my child?

Step 1- Review your child's diagnostic evaluation report, paying close attention to the recommendations. Highlight the recommendations for quick reference.

- Highlight any areas of the report where you have questions; write them down.
- Make a list of your own concerns.

Step 2- Discuss the report with your child's primary physician or licensed psychologist.

- Make an appointment to discuss the report's recommendations and any questions or concerns you have.



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This will help you and the primary care physician develop a plan of action and determine what course of treatment your child will need.

- The primary physician or licensed psychologist will write a prescription and make a referral for needed services.

A prior approval for ABA services is required by Vermont Medicaid; services must be prescribed by one of the following providers:

- Board Certified or board eligible psychiatrist
- Doctorate-level licensed psychologist
- Board Certified or board eligible pediatrician
- Board Certified or board eligible neurologist or developmental-behavioral or neurodevelopmental disabilities pediatrician

Step 3- Contact your insurance carrier and/or Medicaid to inquire about their coverage process and whether a prior approval for services is needed.

- Have a copy of the insurance law available to fax to the insurance carrier. Should the insurance carrier deny services, be sure to get a copy of the denial in writing.

Are there treatments needed?

A licensed health care provider or a licensed psychologist determines if the care is medically necessary and is evidence-based. Related services may be prescribed for an individual and can include:

- Behavioral health treatment
- Pharmacy care
- Psychiatric care
- Psychological care
- Therapeutic care

It is important to remember that there is a large range of abilities within developmental disabilities. No two children may need the same services.

This insurance law is in place to help your child get the coverage for the services they need. It is a good idea to have periodic collaborative team meetings to share knowledge regarding your child's treatment plan.

How to appeal a denied service

If your health insurance carrier denies coverage, you have the right to appeal the decision. When initiating the appeals process, keep a detailed record of all conversations you have regarding your complaint, including dates and times, and the full name of the person with whom you spoke.

- Contact your insurance carrier to file an appeal.
- Keep records of all documentation.
- If you are unhappy with the appeal decision, you can request an external appeal by contacting the Vermont Department of Financial Regulation.

Resources:

[Department of Vermont Health Access](#)
Autism Specialist
802-879-5902

[Vermont Department of Financial Regulation](#)
To request an external appeal
802-828-3301

[Vermont General Assembly](#)
Law 4088- Coverage for diagnosis and treatment of early childhood developmental disorders
802-828-2228

[Vermont Legal Aid, Health Care Advocate](#)

Provides help to all Vermonters who have problems and questions about health insurance
800-917-7787

[Vermont Legal Aid, Disability Law Project](#)

Free civil legal services for Vermonters with disabilities and their families
800-899-2047