

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

VT Law (Act 158) requires private and Medicaid insurance plans to cover evidence-based diagnosis and treatment of early childhood developmental disorders.

This includes applied behavioral analysis (ABA) supervised by nationally board-certified behavior analysts (BCBA), for children from birth until the age of 21 years. All treatment services must be medically necessary.

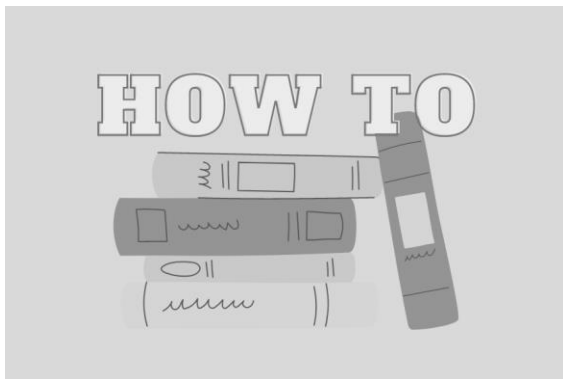
What are early childhood developmental disorders?

The definition is a childhood mental or physical impairment or combination of the two impairments which results in functional limitations in major life activities, accompanied by a diagnosis defined by the Diagnostic and Statistical Manual (DSM-5).



A learning disability is not included in the impairments considered.

The VT Medicaid ABA Benefit requires a DSM-5 diagnosis of Autism Spectrum Disorder or early childhood developmental disorder.



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 care physician or licensed psychologist.

- Make an appointment to discuss the report's recommendations and any questions or concerns you have. This will help to develop a plan of action and determine what course of treatment your child will need.
- The primary care physician or licensed psychologist will write a prescription and make a referral for needed services.

A child may be eligible for applied behavioral analysis (ABA) services if the following are met:

- they have a diagnosis of early developmental disability.

- a clinical review is done by Vermont Medicaid, and,
- ABA is 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.

The above list of clinicians/physicians allowed to prescribe ABA treatment is not exhaustive but acts as more of a guideline. A Vermont Medicaid member's pediatrician would qualify as a physician/clinician who can prescribe ABA treatment based on diagnostic criteria.



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.
- Large companies that cover their employees through self-insured plans are not required to provide coverage, except for Vermont state employees.
- If you have a health insurance plan through Vermont Health Connect (VHC), consider taking the time to understand what Essential Health Benefits are included (emergency services, hospitalizations, prescriptions, and other pediatric services). In the state of VT, ABA that is supervised by a nationally Board-Certified Behavior Analyst is covered through age 21.

Health Insurance



What treatments are needed?

This insurance law is in place to help your child get coverage for the services they need. There is a large range of abilities within developmental disabilities and the needs of your child may not be the same as another child's.

A licensed health care provider or a licensed psychologist determines what evidence-based care is medically necessary for your child. Related services can include:

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

It is a good idea to have periodic collaborative team meetings to share knowledge regarding your child's treatment plan.



How do I 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.



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Resources

[Department of Vermont Health Access](#)

Autism Specialist
802-241-0395

[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