King County

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To: Early Intervention Providers
Family Members
Other Interested Parties

From: Jan Wrathall, Early Intervention Program Manager

Re: Payment for Services

I have received increasingly more frequent requests for information regarding our policy for payment for Early Intervention services. While the State Infant Toddler Early Intervention Program (ITEIP) staff along with the Funding Committee of the State Interagency Coordinating Council are working on finalizing a financial hardship policy, other aspects of our State's parent participation guideline has remained the same over the years. I would like to reiterate that policy. Details of this policy can be found on the ITEIP website (http://www1.dshs.wa.gov/word/adsa/iteip/AccessEI.doc.)

The expectation in this State is that parents contribute financially to their child's care by assigning their insurance benefits to their early intervention service provider as they relate to the services identified in their Individual Family Services Plan. The areas highlighted below re-state current policy, as identified in Washington State's Federally Approved Plan (otherwise known as the "State Application"):

∗ The State Lead Agency shall assure that all early intervention services relating to the child's developmental needs under the early intervention section of IDEA shall be at public expense and at no cost to eligible infants and toddlers and their families.

∗ If Medicaid or private insurance funds are available to pay for an early intervention service, they must be used first unless this would cause the family to be unable to access the service. The inability of the parents of an eligible child to pay for early intervention services will not result in the denial of services to the child or the child's family.

∗ These Federal funds (IDEA Part C) may be used only for those early intervention services needed to enhance the development of a child eligible for Part C, but are not currently entitled to under any other federal, state, local or private source.

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∗ The State Lead Agency assures that:

o Fees shall not be charged for the services that a child is otherwise entitled to receive at no cost to families; and

o The inability of the parents of an eligible child to pay for services shall not result in denial of services to the child or the child's family.

Because Part C is the payer of last resort, all other payment sources must be used first. This includes private and public insurance. Insurance co-pays and deductibles are not considered payment for early intervention services, but rather a condition or contract between the insured and the insurance carrier as defined in their policy. Part C cannot be used to pay the cost of an insurance policy, co-pays, deductibles or co-insurance.

Sometimes co-pays or deductibles can be very difficult for a family to pay. Most providers have United Way or other privately raised funds that may be used to help defray the cost of these deductibles or co-pays. Each agency approaches this assistance a little differently, with its own policy around determining financial hardship. Most agencies are able to provide some assistance in the event a family is unable to pay. Providers and families must exercise caution so that assistance with these individual responsibilities will not result in the insurance plan's denial of coverage.

If financial hardship is not able to be documented, the provider may engage in collection activities to access a family's co-pay, deductible and/or co-insurance obligations. However, if financial hardship is documented, a provider may not deny Part C services to a family due to their inability to pay.

I hope this information will help you understand current policy. If you have further questions, please feel free to contact me.