



AUTISM SOCIETY OF OREGON
Open the Door to Hope and Success.

Helpful hints on Insurance Coverage

Some general steps to take in attempting to get insurance coverage:

1. The code you should claim and have your provider bill under are: 299.0 for diagnostic code and CPT 90808. This translates into a diagnostic code of Autistic Disorder and therapy codes that means therapy is longer than one hour.
2. Make sure to have a doctor's letter stating that ABA is medically necessary for your child and that providers are appropriate.
3. Submit invoices and receipts to your insurance company for your therapists.
4. The insurance company may try to deny coverage based on the fact that your providers are not licensed. At this time, Oregon does not require state licensing for Behavior Analysts so licensing is currently not required. If you are denied coverage for behavior analytic treatment, file a complaint with the Oregon Insurance Division: www.cbs.state.or.us/ins/consumer/tomake.html.
5. Pursue all appeals with your insurance company. There are usually 2 or 3 appeals.
6. Once all appeals are exhausted, you will need to go through an independent review. You will usually have a better outcome with the Independent Review Organization (IPRO). Most denials by Oregon insurance companies are reversed by the IPRO. The IPRO recognizes that there is no state licensing for Behavior Analysts and, therefore, no licensing is required.

The appeals process and independent review can take up to 6 months so you have to be persistent.

For more information and suggestions, go to the website, www.insurancehelpforautism.com and be sure to apply Oregon law.