

Autism and the Military Family

Lisa Rupe
Autism One
May 2010

Getting a Diagnosis

- Try to see the same doctor every time you visit and express your concerns about development
- Ask for a referral to a child psychologist for diagnostic testing
- “wait and see” is not a good option
- TRICARE allows three opinions

Once You Have a Diagnosis

1. Enroll in the Exceptional Family Member Program (EFMP)
2. Enroll in Extended Care Health Option (ECHO)
3. Get on your state's waiting lists and check your child's eligibility for SSDI

Exceptional Family Member Program

Created to

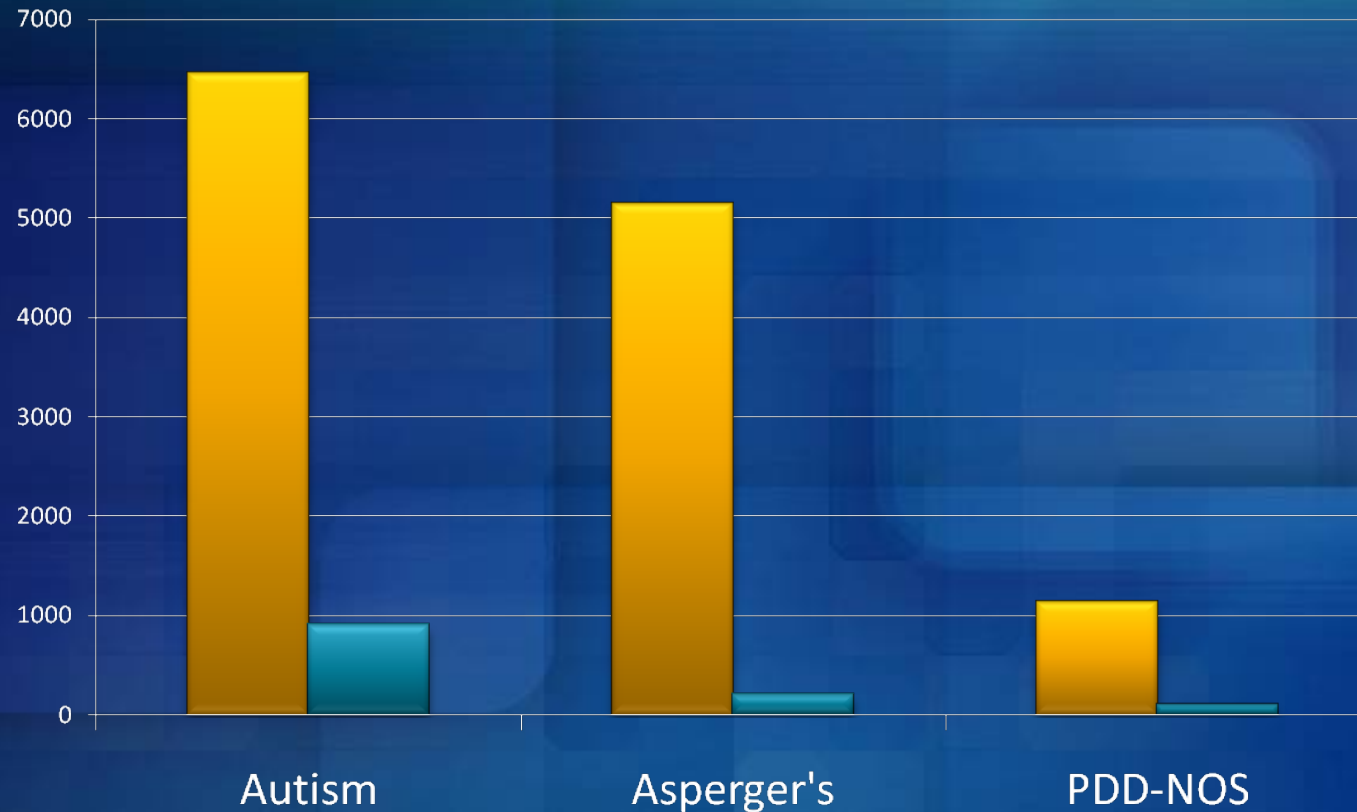
- assist the service member in identifying available services at their next assignment
- confirm the availability of medical and educational support at overseas locations
- identify the need for assignment within major medical areas

Extended Health Care Option

ECHO

- Additional program to TRICARE
- Pays for durable equipment, ABA and respite
- \$36,000 per year limit - New Health Care Reform Law does not apply to TRICARE
- 2 programs
 - regular ECHO covers BCBA only
 - “Demo” covers non-BCBAs – only for ASD dx only
- Monthly cost share (starting at \$25)

ASD diagnosed vs ECHO services



Yellow bar – number of active duty dependents with ASD diagnosis

Blue bar – number enrolled in ECHO program

Medicaid and SSI

- Every state is different. Check what is available in your state and how to get on the waitlist.
- It's important to get on the list so the state sees the need to fund more spots.
- Rank E-6 and below should apply for Supplemental Security Income (SSI)

TRICARE Prime

- The “HMO” option
- No co-pays at Military Treatment Facility (MTF)
- Referrals and authorizations required
- Your PCM should refer you to a DAN! doctor

TRICARE Standard & Extra

- Extra uses TRICARE Network providers
 - File claims for you
 - You pay 15% of approved rate
- Standard uses non-Network providers
 - File your own claims
 - You pay 20% of approved rate
- Referrals not required (DAN!)
- Some care may require prior authorizations (OT, speech)

TRICARE Supplements



- 6-month waiting period for pre-existing conditions
- Pays your co-pays (for doctors, therapy, prescriptions, ECHO)
- Pays the difference between what your DAN! charges and what TRICARE allows for a doctor's office visit. (As long as TRICARE approves 1¢ supplement will pay the rest).

*this is what TRICARE will tell you, but this is not likely to be your reimbursement rate. Rate depends on the doctor's agreement with TRICARE—whether they a

DAN! Visit -- Costs Compared

For example: You are charged \$500 for a DAN! visit. \$166 is approved by TRICARE for a new patient visit. This is what you will receive back if your deductible is already met.

Plan	Referral	Math	Reimbursement
Prime with POS option	no referral	50% of \$166=	\$83
Prime	referral	100% of \$500=	\$500*
Standard	no referral	80% of \$166=	\$133
Standard with Supplement	no referral	80% of \$166 & supplement pays 20% of \$166 & \$500 - \$166 =	\$500

*Rate depends on the doctor's agreement with TRICARE—whether they are network, non-network or do not accept assignment (do not accept insurance). Do not expect to be fully reimbursed with this option.

Prescriptions

- Options for filling prescriptions
 1. MTF Pharmacy – FREE
 2. TRICARE Retail Network Pharmacy (like Walgreens) – generics are \$3, brands \$9 or \$22
 3. TRICARE mail order – 3 month supply for \$3, \$9 or \$22
 4. Non-Network Pharmacy (ie Compounding Pharmacy)

Lab Tests

- Prepay at the lower cost then submit
- Make sure all the codes are filled in
- If you need codes, check out the list on the TACA website

<http://www.tacanow.org/resources/autism-insurance/billing-codes-that-work.htm>

Claims

- DD Form 2642 is available online and is easy to fill out
- Keep a copy for yourself including the date you mailed it, when & how much you were reimbursed

1. PATIENT'S NAME (Last, First, Middle Initial)		2. PATIENT'S TELEPHONE NUMBER (Include Area Code) DAYTIME () EVENING ()	
3. PATIENT'S ADDRESS (Street, Apt. No., City, State, and ZIP Code)		4. PATIENT'S RELATIONSHIP TO SPONSOR (X one) <input type="checkbox"/> SELF <input type="checkbox"/> SPOUSE <input type="checkbox"/> NATURAL OR ADOPTED CHILD <input type="checkbox"/> STEPCHILD <input type="checkbox"/> FORMER SPOUSE <input type="checkbox"/> OTHER (Specify)	
5. PATIENT'S DATE OF BIRTH (YYYYMMDD)	6. PATIENT'S SEX (X one) <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	7. IS PATIENT'S CONDITION (X both if applicable) ACCIDENT RELATED? <input type="checkbox"/> YES <input type="checkbox"/> NO WORK RELATED? <input type="checkbox"/> YES <input type="checkbox"/> NO	
8a. DESCRIBE CONDITION FOR WHICH THE PATIENT RECEIVED TREATMENT, SUPPLIES OR MEDICATION. IF AN INJURY, NOTE HOW IT HAPPENED. REFER TO INSTRUCTIONS BELOW.		8b. WAS PATIENT'S CARE (X one) <input type="checkbox"/> INPATIENT? <input type="checkbox"/> PHARMACY? <input type="checkbox"/> OUTPATIENT? <input type="checkbox"/> DAY SURGERY?	
9. SPONSOR'S OR FORMER SPOUSE'S NAME (Last, First, Middle Initial)		10. SPONSOR'S OR FORMER SPOUSE'S SOCIAL SECURITY NUMBER	
11. OTHER HEALTH INSURANCE COVERAGE a. Is patient covered by any other health insurance plan or program to include health coverage available through other family members? <input type="checkbox"/> YES If yes, check the "Yes" block and complete blocks 11 and 12 (see instructions below). If no, you must check the "No" block and complete block 12. Do not provide TRICARE/CHAMPUS supplemental insurance information, but do report Medicare supplements. <input type="checkbox"/> NO			

MyTricareOnline.com

- Excellent way to track your Explanation of Benefits (EOB)
- Option to turn off paper statements
- Ask a question about an EOB through the mailbox section of website

ExpressScripts.com

- Track claims online and ask questions about claims

What TRICARE does not cover

- An appropriate amount of ABA hours
- Hyperbaric Oxygen Therapy (HBOT)
- Extended warranties on durable medical equipment

Educational vs. Medical

- TRICARE thinks the school should pay
- The school thinks TRICARE should pay
- The child gets no services
- Be prepared to argue your case

Financial Assistance

- TACA's all things financial
- Look for Scott's National List on American Military Family Autism Support
- Integrative Hyperbaric Centers
- Ask other military parents how they got coverage
- ACT! Today for Military Families

Medical Records

- Military OneSource DoD Special Needs Toolkit & Special Care Organizational Record
1-800-342-9647
- Have your own copy of all records
- Never give away your only copy!

Immunizations

- Required for service members unless they have a medical or administrative exemption
- Not required for family members unless they attend a DoD school or day care center
- Overseas requirements, you may be required by the country to receive a vaccine. Sometimes new command has the final say.
- Have medical exemptions signed for new school before you move

Military Housing

- Check out the schools for each housing area
- Ask if EFMP families get placed higher in the waiting list
- Privatized housing is not in the chain of command - they don't have to help you
- Check your Basic Allowance for Housing (BAH) and see what you can afford to rent or buy off base

Legal

- Judge Advocate General (JAG) attorneys located on base can prepare your wills and last testaments and durable power of attorney
- Special Needs Trusts can sometimes be done by contracted attorneys who work on base – ask before you spend the money off-base
- Rules governing Special Needs Trusts are different state-to-state. Ask if there is someone who can review it when you move.

PCSing

- Research! Research! Research a new community before you move.
 - Yahoo groups, military groups, EFMP coordinator
- Make sure your current IEP is very detailed about services received
- Ask teacher to write transition notes
- Ask about and get on waiting lists for SLPs, OTs, and ABA providers

Respite Services

- ECHO
- Military branch programs
- Military base programs
- Medicaid
- Family & Friends

Legislative Efforts

- www.AutismSalutes.com
- Effort to change ABA to a TRICARE basic benefit
- Medicaid Portability

Resources

- American Military Family Autism Support www.amfas.org
- Talk About Curing Autism www.tacanow.org
- Specialized Training of Military Parents www.stompproject.org
- Military Autism Yahoo Groups

Contact Info

- Lisa Rupe
- Full article will be up on the TACA website soon
www.tacanow.org