



Improving children's lives through behavior analysis

Using Your Microsoft ABA/Autism Benefit to Help Pay for ABA Services from the Organization for Research and Learning (O.R.L.)

***Please note:** We do not intend this document to be a comprehensive explanation of your Microsoft ABA/Autism benefits, nor should you rely solely on this document for information about your Microsoft ABA/Autism benefit. We strongly urge you to speak with Microsoft's Human Resources department as well as the fine people at Premera. Those should serve as your main sources of information about your health care benefits, including the ABA/Autism benefit.*

Because several of our clients have family members who work for the Microsoft Corporation, these client families have access to a specialized ABA/Autism health insurance benefit offered by Microsoft and administered by Premera Blue Cross. The purpose of this document is to provide some general guidance and information to O.R.L. clients who may have access to these benefits.

With all of that in mind, below are some questions that clients frequently ask along with the answers to those questions.

Does O.R.L. submit invoices directly to Premera for services delivered to my child?

No. O.R.L. does not submit invoices directly to Premera or any other insurance company. Each month O.R.L. will prepare an invoice and submit it to you for payment. You should receive your invoice on or around the fifth (5th) of each month and payment is due to O.R.L. by the fifteenth (15th) of that same month. Once you pay each month's invoice, you should submit that invoice to Premera for reimbursement through your Microsoft ABA/Autism benefit.

Because of mailing and processing time, it is possible that you may not receive reimbursement from Premera before your child's next month's invoice is due. While our client families have generally reported that Premera processes their children's invoices from O.R.L. rather quickly, you should be prepared for a one or two month delay in reimbursement and plan accordingly.

Does my Microsoft ABA/Autism benefit pay for 100% of the costs I will incur for services delivered by O.R.L.?

No. The Microsoft ABA/Autism benefit was designed by Microsoft to pay for 80% of all coverable charges. So, if O.R.L. bills for one weekly team meeting that lasts for 3 hours at a rate of \$90.00 per hour, the total charge for that team meeting would be \$270.00. Because the Microsoft ABA/Autism benefit pays for 80% of coverable charges, the benefit would reimburse you \$216.00, resulting in your out-of-pocket expense being \$54.00 for that team meeting.

Does my Microsoft ABA/Autism benefit pay for all of the different kinds of charges that I will be billed for through O.R.L.?

No. Some of the activities that O.R.L. must do to provide very high quality service are not listed as coverable charges under the Microsoft ABA/Autism benefit. For example, O.R.L. delivers all services in our clients' homes and our staff charge for the time they spend traveling to those homes. Because travel time is not a coverable expense under the Microsoft ABA/Autism benefit, the benefit would not reimburse you any money that you pay to O.R.L. for travel expenses.

How is my Microsoft ABA/Autism benefit organized?

Your Microsoft ABA/Autism benefit is organized such that it pays for 2 kinds of services—(1) services delivered by Program Managers, and (2) services delivered by Therapy Assistants. O.R.L. uses 3 kinds of Program Managers and you will hire therapists for your child's ABA program. Below is a table that

compares position names within ABA programs that O.R.L. runs with the names of the positions described within your Microsoft ABA/Autism benefit.

Position Name in O.R.L.	Position name in your Microsoft ABA/Autism benefit
Clinical Services Supervisor	Program Manager
Consultant	Program Manager
Program Manager	Program Manager
Lead Therapist	Therapy Assistant
Therapist	Therapy Assistant

How does my Microsoft ABA/Autism benefit track or count the services that my child receives?

Your Microsoft ABA/Autism benefit tracks services that your child receives by breaking all services into 2-hour units. Your benefit will pay for 90 2-hour visits per year by a Program Manager and 450 3-hour visits per year by a Therapy Assistant (or Therapist). Let us assume that your child has a team meeting that lasts 3 hours long and that is attended by your child’s Clinical Services Supervisor, your child’s Consultant, your child’s Program Manager, your child’s Lead Therapist, and your child’s 2 other Therapists. Thus, 6 people in all attended the team meeting. Because 6 people attended, if you turn in the charges for this team meeting, 6 Program Manager visits (2 for the Clinical Services Supervisor, 2 for the Consultant, and 2 for the Program Manager) would be deducted from your annual pool of 90 Program Manager visits and 6 Therapy Assistant visits (2 for your child’s Lead Therapist and 4 for your child’s other 2 Therapists) would be deducted from your annual pool of 450 Therapy Assistant visits.

Will my Microsoft ABA/Autism benefit cover all of the visits from O.R.L. staff members needed during any year?

No, at least not during the first year of your child’s ABA intervention. Let us consider a fairly typical first year of visits from the 3 staff members that O.R.L. assigns to each case (1 Clinical Services Supervisor, 1 Consultant, and 1 Program Manager). Let us also assume that each team meeting counts as 2 visits against your ABA/Autism benefit.

This typical first year of visits often looks like this:

Months of Service	Clinical Services Supervisor Visits	Consultant Visits	Program Manager Visits	Total Benefit Visits Used to Date	Total Benefit Visits Remaining (Starts at 90 each year)
1 through 3	2	24	24	50	35
4 through 6	2	12	24	88	16
7 through 9	2	6	24	120	0
10 through 12	2	6	24	152	-62

According to these projections, your Microsoft ABA/Autism benefit would run out of Program Manager visits at the end of the ninth month of intervention.

How will exceeding the maximum number of Program Manager visits paid through my Microsoft ABA/Autism benefit during my child’s first year of ABA intervention affect my out-of-pocket expenses?

Below we have constructed another table that estimates the number of Program Manager visits that your child will receive during her or his first year of intervention. Remember that your Microsoft ABA/Autism benefit considers our Clinical Services Supervisors, our Consultants, and our Program Managers all as Program Managers for the purpose of your Microsoft ABA/Autism benefit.

O.R.L. Staff Member	Estimated # of Visits per Year for the <u>FIRST</u> Year of Intervention	Cost per Visit (billable rate X 3 hours)	Total Amount Billed	<u>Estimated</u> Amount Covered by your Microsoft ABA/Autism benefit	<u>Estimated</u> amount <u>not</u> covered by your Microsoft ABA/Autism benefit
Clinical Services Supervisor	4	\$360.00	\$1,440.00	\$864.00 (80% of 3 visits)	\$576.00 (1 uncovered visit + 20% of covered visits)
Consultant	24	\$270.00	\$6,480.00	\$4536.00 (80% of 21 visits)	\$1,944.00 (3 uncovered visits + 20% of covered visits)
Program Manager	48	\$150.00	\$7,200.00	\$4320.00 (80% of 36 visits)	\$2,880.00 (12 uncovered visits + 20% of covered visits)

Thus, according to these projects, your Microsoft ABA/Autism benefit would be projected to pay approximately \$9,720.00 for Program Manager visits during the first year of intervention and you would be projected to pay approximately \$5,400.00 for Program Manager visits during the first year of intervention.

Is there a way for me to use my Microsoft ABA/Autism benefit in such a way that I minimize the amount that I pay out-of-pocket for Program Manager visits during my child's first year of ABA intervention?

Yes! Here's how:

Seek insurance reimbursement for the most expensive charges.

It is important to understand that from the perspective of your Microsoft ABA/Autism benefit, each of the staff members that O.R.L. assigns to your child's team is considered a Program Manager. Thus, our Clinical Services Supervisors, our Consultants, and our Program Managers are all considered Program Managers for the purposes of your Microsoft ABA/Autism benefit. Your Microsoft ABA/Autism benefit will reimburse you 80% of visit expenses for any of those three positions. However, our Clinical Services Supervisors charge more per hour than our Consultants charge, and our Consultants charge more than our Program Managers charge. To maximize your Microsoft ABA/Autism benefit and minimize your out-of-pocket expenses for Program Manager visits during your child's first year of ABA intervention, we recommend that you seek reimbursement for the most expensive Program Manager visits first (Clinical Services Supervisors and Consultants) and pay the least expensive Program Manager visits yourself.

During your child's first year of ABA intervention, we estimate that your child's Clinical Services Supervisor will visit four times at \$360.00 per 3-hour visit. We estimate that you child's Consultant will visit 24 times during your child's first year of ABA intervention, and we estimate that you child's Program Manager will visit 48 times. If you seek reimbursement first for all of your child's visits from their Clinical

Services Supervisor (4 during the first year) and for all of your child’s visits from their Consultant (24 during the first year), that would use a total of 28 Program Manager visits in terms of your Microsoft ABA/Autism benefit. The use of 28 Program Manager visits leaves 32 visits from our Program Manager available to you for reimbursement at the 80% rate. Seeking reimbursement for those 32 visits from our Program Manager and paying out-of-pocket for the remaining 16 times that our Program Manager will visit should reduce the amount that you pay out-of-pocket for Program Manager visits during your child’s first year of ABA intervention from \$5,400.00 to \$4,944.00—a savings of almost \$500.00.

How do those projections change for the second year of my child’s intervention and beyond?

If your child requires a second year of intervention or more (and most of our clients do require more than one year of intervention), the costs you would be projected to pay would decrease because the number of visits from O.R.L. staff members would likely decrease.

O.R.L. Staff Member	Estimated # of Visits per Year for the <u>SECOND</u> Year of Intervention	Cost per Visit	Total Amount Billed Per Year	<u>Estimated</u> Amount Covered by your Microsoft ABA/Autism benefit	<u>Estimated</u> amount <u>not</u> covered by your Microsoft ABA/Autism benefit
Clinical Services Supervisor	4	\$360.00	\$1,440.00	\$1,152.00 (80% of 4 visits)	\$288.00 (20% of covered visits)
Consultant	12	\$270.00	\$3,240.00	\$2,592.00 (80% of 12 visits)	\$648.00 (20% of covered visits)
Program Manager	48	\$150.00	\$7,200.00	\$3840.00 (80% of 32 visits)	\$1,560.00 (4 uncovered visits + 20% of covered visits)

In the second year of intervention and beyond, you would be projected to pay approximately \$2,496.00 for Program Manager visits and your Microsoft ABA/Autism benefit would be projected to pay approximately \$7,584.00 for Program Manager visits.

Is there anything else that I can do to maximize my Microsoft ABA/Autism benefit while my child receives services from O.R.L.?

Yes. Please always keep in mind that your Microsoft ABA/Autism benefit is structured such that you have 90 Program Manager visits per year and 450 Therapy Assistant visits per year. Each of the Program Manager visits equals 2 hours of service. There is no mechanism in your Microsoft ABA/Autism benefit that allows services to be reimbursed except in 2-hour “chunks” of time for Program Managers. This is very important and means that if you seek reimbursement for a bit of service longer than 2 hours, you will lose the equivalent of more than one visit. As an example, let us consider a typical weekly charge that you will probably see on your child’s monthly ABA invoice from O.R.L.. As part of our clinical model and to help ensure that your child’s program remains highly tailored to your child’s current needs, we

insist that your child's Program Manager from O.R.L. review all of your child's data via fax once weekly between each week's team meeting. These faxed data reviews typically take less than one hour and may appear on your invoice as follows:

Date of Service	Service Description	Staff Member	Number of Hours	Amount Billed
9/4/07	Faxed data review	Fabrizio	.30	\$15.00

If you sought reimbursement through Premera for this charge, you would receive \$12.00 in reimbursement for the charge (80% of \$15.00). However, you would lose 2 hours of benefits for that 20-minute charge because your Microsoft ABA/Autism benefit pulls benefits in 2-hour units.

To maximize your benefits, we recommend that you consider paying for services out-of-pocket that are less than 2 hours in duration rather than seeking reimbursement from your Microsoft ABA/Autism benefit for those services and that you always seek reimbursement for chunks of Program Manager time that are 2 hours in length.

Can ORL combine charges and bill them in 2-hour chunks of time?

This is a very complicated matter. ORL holds its staff to the very highest level of ethical standards in all that we do, including our billing practices. While we realize that combing multiple, smaller charges on your monthly invoice would allow you to maximize your benefit, doing so could be considered insurance fraud. Let's look at an example. Let us assume that your child's Program Manager from ORL reviews your child's faxed data 4 times in a month, and that each of these reviews takes .3 hours, for a total of 1.2 hours. Let's also assume that your child's Program Manager spends .8 hours speaking to you on the phone about an issue related to your child's ABA program. While those charges together add up to 2 hours, and billing them as one charge would maximize your benefit, it would also be unethical because they were different activities that happened on different days and were done by different people. We cannot do that.

We can, however, bill you in two installments for any time that exceeds 2 hours. As an example, let us assume that your child has a 3-hour long team meeting. We can bill that team meeting as two different charges that occur on the same day. Your invoice for those charges might look something like this:

Date of Service	Service Description	Staff Member	Number of Hours	Amount Billed
9/4/07	Team meeting attendance	Fabrizio	2.0	\$180.00
9/4/07	Team meeting attendance	Fabrizio	1.0	\$90.00

Billing in this manner accurately reflects what occurred on that day of service. This billing structure also allows you not to request that Premera reimburse you for the 1 hour of service. By not requesting

reimbursement for that 1 hour of service, you would not lose the equivalent of 2 hours of service (remember that your ABA/Autism benefit only pulls units of service in 2-hour chunks of time). Paying for charges that are less than 2 hours long should help you maximize your insurance benefit.

We hope that you have found this information helpful and we look forward to working with your child and your family.

Take very good care!