
The Insurance Phone Call

Questions to ask your health plan about coverage for autism therapy — with room to write down what they say. Every plan is different, so the goal isn't general answers: it's YOUR plan's answers, with a name and reference number attached. Call the member services number on your card.

For every call: ask for the representative's name, ask for a call reference number, and write both in the log on page 2. If an answer matters to a big decision, ask how to get it in writing.

■ Coverage basics

1. Does my plan cover applied behavior analysis (ABA) for autism?

2. Does my plan cover speech therapy and occupational therapy for autism?

3. Is a diagnosis required first? From what type of provider does it need to come?

4. Is my plan fully insured or self-funded? (For employer plans, HR can answer this too.)

5. Are there any age limits, visit limits, or hour limits on these services?

■ What it will cost us

6. What is my deductible, and how much of it have we met so far this year?

7. What are my copays or coinsurance amounts for each of these therapies?

8. What is my out-of-pocket maximum for the year, and what counts toward it?

9. Do any of these services fall under a separate benefit category with its own rules?

■ Prior authorization

10. Is prior authorization required before therapy starts?

11. Who submits the authorization — the provider or us — and what does it need to include?

12. How long does an authorization decision usually take?

13. How often does the authorization have to be renewed, and who tracks that?

■ Finding in-network providers

14. Which providers near me are in-network for each therapy? Can you send me the list?

15. What would we pay if we used an out-of-network provider instead?

16. If no in-network provider has openings within a reasonable time, is there an exception process I can request?

■ If something is denied

17. If a request is denied, what is the appeal process, and what are the deadlines?

18. Can I get today's answers confirmed in writing or in my member portal?

■ Call log

Date	Who I spoke to	Reference #	What they said

A denial is a first offer, not a final answer — appeals exist for a reason. Keep this sheet with your notes; the parent with dates, names, and reference numbers is a parent who gets called back.