

FACTS ABOUT FAMILY COST SHARE

This document outlines family and provider responsibilities regarding payment for early intervention services through the Infant & Toddler Connection of Virginia.

The cost of early intervention services:

- **Services at no cost:** Some early intervention services are at no cost to the family. These services include:
 - Activities to identify children who may be eligible for Part C services (Child Find);
 - Eligibility determination and assessment to determine if a child is eligible for services and to identify strengths and needs in order to plan appropriate supports and services;
 - Activities and communication by the service coordinator assigned to the child/family (service coordination);
 - Development, review and evaluation of the Individualized Family Service Plan; and
 - All activities related to child/family rights including the administrative complaint process and mediation (e.g., implementation of procedural safeguards).

All other early intervention services are subject to family fees.
- **Charges for services:** Charges are assessed to families whose children receive early intervention services in Virginia. Charges are generally established as the unit cost of providing the service and are made in accordance with federal Part C regulations and the Virginia Code.
- **Early Intervention rate:** The amount paid for services depends on the type of service provider. The following rates reflect the maximum amount of the charge that will be covered by Medicaid, other public funding, and/or family fees.

| | Category 1: Physical therapist or assistant, Occupational therapist or assistant, Speech-language pathologist, Nurse | Category 2: Educators, Counselors, EI Assistants, Social workers, Psychologists, Music therapists, etc.* |
|---------------------------------|--|--|
| Individual, natural environment | \$42.19 per 15 minutes | \$30.94 per 15 minutes |
| Group, natural environment | \$28.27 per 15 minutes | \$20.73 per 15 minutes |

* Category 2 also includes Orientation and Mobility Specialists, Certified Therapeutic Recreation Specialists, Family and Consumer Science Professionals, Family Therapists, Certified Nursing Aides, and Licensed Practical Nurses

Family Fees:

- **Ability to pay:** Amount the family is able to contribute toward the full cost of early intervention services, based on family size, income and expenses, and as documented on the Family Cost Share Agreement Form and/or the Fee Appeal Form.
- **Inability to Pay:** Family's inability to pay any dollar amount at all toward the cost of early intervention services. An inability to pay is determined and documented through the policies (including the fee appeal process) described in this booklet and results in the family receiving all early intervention services at no cost to the family.
- **Sliding Fee Scale:** A fee scale based upon taxable income and family size used to determine a maximum monthly cap that

the family is responsible for paying. There is a copy of the sliding fee scale on the last page of this document.

- A family may pay a fee that is less than or equal to the monthly cap, as determined by the sliding fee scale, based upon accrued charges, co-pays, co-insurance and/or deductibles that result from services received.
- The maximum monthly payment established for the family will be the same regardless of
 - whether one or more children receive services;
 - the number of services received; and
 - the number of agencies from which services are received.
- **Appeal Procedures:** A fee appeal procedure is available if the amount of the maximum monthly cap determined by the sliding fee scale creates a financial hardship for families. In addition, families may file an administrative complaint, request mediation and/or initiate an impartial hearing if they are unable to resolve their differences regarding family fees locally.
- **Not Disclosing Financial Information:** Families may choose not to provide financial information and pay the full charge for services.

Assurances:

- Families will not be charged fees for services that their child is otherwise entitled to receive at no cost.
- Services will not be delayed or denied because of an inability to pay for the services. If the family meets the definition of inability to pay, their child must receive early intervention services at no cost.
- Families will not be charged any more than the actual cost of the service and amounts received from other payment sources, like insurance, will be factored in.

- Families with public or private insurance will not be charged more than families who do not have insurance.

Using Private Insurance or TRICARE to pay for early intervention services:

Many private insurance plans and TRICARE cover some early intervention services for which fees are charged. Such services include Physical therapy, Occupational therapy, Speech - language pathology, and Assistive technology services and devices.

- Families may choose to use their insurance to cover early intervention services or they may choose not to use their insurance.
- Possible costs associated with using private insurance to pay for services include co-payments, co-insurance, premiums, deductibles, or long-term costs such as loss of benefits because of annual or lifetime coverage caps.
- Virginia has built in several safeguards to reduce the financial loss for families using their private insurance to pay for early intervention services. The Virginia General Assembly mandated that private insurance companies (which are not self-funded) provide up to \$5,000 of coverage for early intervention services each year without affecting the lifetime insurance coverage or risking loss of coverage.
- Families may use the sliding fee scale to establish a monthly cap on the amount they must pay toward their co-pays, co-insurance and deductible (though the cap does not apply to co-pays, co-insurance and deductibles if the family has a flexible spending account that automatically pays).

For families with a health care flexible spending account:

- Families are responsible for the full amount of any insurance co-pays, co-insurance and deductibles for early intervention services if the family has a health care flexible spending account *that automatically pays the family or the provider for these costs.* This is necessary due to tax implications for

families and potential insurance reimbursement rate reductions.

- When there is a flexible spending account that automatically pays the family or the provider for out-of-pocket expenses (e.g., co-payments, co-insurance, deductibles, etc.), then the monthly cap documented on the Family Cost Share Agreement Form will apply only to those services not covered by the health insurance plan, until all of the money in the flexible spending account has been used. Once all of the money in the flexible spending account has been used, the monthly cap will cover all services listed on the child's IFSP.
- The above policies do not apply if the flexible spending account works on a reimbursement basis (for example, the family has to submit paperwork to get money from their flexible spending account) or if the family has a flexible spending account debit card to pay for expenses like co-pays, co-insurance and deductibles.
- Families may want to see if they have a choice in how they set up their flexible spending account. Some flexible spending accounts give the option to automatically pay certain expenses but not others or the option to seek reimbursement for medical expenses or use a debit card to pay providers from the account rather than having the payment made automatically to the family or the provider.

Using Medicaid/FAMIS to pay for early intervention services:

- Families cannot be required to apply for or enroll in Medicaid/FAMIS in order to access early intervention services through the Infant & Toddler Connection of Virginia.
- Parent consent is required in order to bill Medicaid/FAMIS if the child is not already enrolled in Medicaid/FAMIS. If the parent does not provide consent for use of Medicaid in this situation, then all IFSP services must still be made available to the child and family.

- Parent consent is required in order for the local system to release a child's personally identifiable information to the Department of Medical Assistance Services for billing purposes. Parents may withdraw this consent at any time.
- In Virginia, using Medicaid/FAMIS to pay for early intervention services will not:
 - Decrease available lifetime coverage or other insured benefit for the child or parent under the Medicaid/FAMIS program;
 - Result in parents paying for services that would otherwise be paid for by Medicaid/FAMIS;
 - Result in any increase in premiums or cancellation of public benefits or insurance for the child or parents; or
 - Risk the loss of eligibility for the child or the child's parents for home and community-based waivers based on total health-related costs.
- The only potential cost to parents from using their Medicaid/FAMIS for early intervention services would be the required use of their private insurance, if they have that and if they have consented to use of that private insurance, prior to billing Medicaid for services other than those that must be provided at no cost.

Provider Responsibilities:

Providers have responsibilities concerning payment for early intervention services in Virginia. Providers shall:

- Inform families about their responsibility for payments for early intervention services;
- Inform families about the payment policies and procedures of the agency that is providing services for which they are financially responsible;
- Not deny families Early Intervention Services due to an inability to pay;
- Inform families what services must be provided at no cost to them;
- Inform families of the charges for each service their child receives;

- Inform families that a family may choose to pay full charges if they do not wish to provide financial information;
- Inform families that they may choose whether or not to use their private insurance or TRICARE to pay for early intervention services;
- Inform families that choose to use their insurance to cover early intervention services about the family's responsibilities related to co-pay, co-insurance and/or deductible amounts (including the availability of a sliding fee scale to determine a monthly cap for these costs as discussed below);
- Inform families that they may access Virginia's Sliding Fee Scale regardless of whether or not they use their insurance to pay for services to determine a monthly cap, which is the maximum amount they will be required to pay each month (otherwise referred to as their ability to pay). The monthly cap does not apply to co-pays, co-insurance or deductibles if the family has a flexible spending account that automatically pays the family or provider for these costs;
- Notify families prior to any change in fees they will be charged;
- Inform families that a family may appeal if the amount of their financial responsibility based on the sliding fee scale creates a financial hardship for them; and
- Inform families that they may file an administrative complaint, request mediation and/or initiate an impartial hearing at any time.

Family Responsibilities:

Families have responsibilities concerning payment for early intervention services in Virginia. Families are responsible for:

- Requesting assistance from their service coordinator in answering questions or providing explanations of any information they do not understand regarding charges and fees;

- Paying full charges if they choose not to provide financial information in order to access the sliding fee scale;
- Their co-pays, co-insurance and deductibles if they use insurance to help pay for services. If the co-pays, co-insurance and deductibles create a financial hardship, the family can provide financial information to determine a monthly cap (though the cap does not apply to co-pays, co-insurance and deductibles if the family has a flexible spending account that automatically pays for these costs);
- Providing financial information in order for a monthly cap to be determined by the sliding fee scale;
- Initiating the fee appeal process if the sliding fee scale creates a financial hardship for them;
- Informing their service coordinator when there are changes in their financial situation; and
- Participating in an annual financial agreement re-evaluation to determine family fee responsibility.

If you have questions about your fees and services, please contact:

If you have questions about fees and would like to contact the state office, please call:

1-(804) 786-3710

If you would like to speak with the state family representative, please call:

1-(888) 604-2677 ext 3



Infant & Toddler Connection of Virginia

Family Cost Share Fee Scale

| Taxable Income | | Monthly Family Cost Participation by Family Size | | | |
|----------------|-----------|--|---------|---------|-----------|
| | | 3 or fewer | 4 | 5 | 6 or more |
| \$0 | \$45,000 | \$0 | \$0 | \$0 | \$0 |
| \$45,001 | \$55,000 | \$0 | \$0 | \$0 | \$0 |
| \$55,001 | \$65,000 | \$66 | \$50 | \$40 | \$26 |
| \$65,001 | \$75,000 | \$90 | \$68 | \$54 | \$36 |
| \$75,001 | \$85,000 | \$120 | \$90 | \$72 | \$48 |
| \$85,001 | \$95,000 | \$152 | \$114 | \$91 | \$61 |
| \$95,001 | \$105,000 | \$190 | \$143 | \$114 | \$76 |
| \$105,001 | \$125,000 | \$276 | \$207 | \$166 | \$110 |
| \$125,001 | \$145,000 | \$378 | \$284 | \$227 | \$151 |
| \$145,001 | \$165,000 | \$496 | \$372 | \$298 | \$198 |
| \$165,001 | \$185,000 | \$630 | \$473 | \$378 | \$252 |
| \$185,001 | \$215,000 | \$818 | \$614 | \$491 | \$327 |
| \$215,001 | \$245,000 | \$1,030 | \$773 | \$618 | \$412 |
| \$245,001 | \$285,000 | \$1,312 | \$984 | \$787 | \$525 |
| \$285,001 | \$325,000 | \$1,756 | \$1,317 | \$1,054 | \$702 |
| \$325,001 | \$365,000 | \$2,118 | \$1,589 | \$1,271 | \$847 |
| \$365,001 | or more | \$2,430 | \$1,823 | \$1,458 | \$972 |

Note: The family cost share fee scale establishes a monthly cap, which is the maximum amount that a family will be required to pay per month for early intervention services regardless of charge(s), number of different types of services, or frequency or length of services. If accrued charges, co-pays, co-insurance or deductibles are less than the monthly cap, the family would be required to pay the lesser amount for that month.