Family Matters
Michigan Department of Education, Office of Special Education

Fact Sheet

Autism Insurance, Medicaid, and Education

Applied behavior analysis (ABA) therapy is a system of processes and procedures to teach skills and modify, or change, behaviors. ABA therapy is based on the science of behavior and how the environment affects behavior. Many children with autism spectrum disorder (ASD) receive ABA therapy as a medically necessary treatment. However, ABA therapy is sometimes deemed educationally and medically necessary. Because ABA therapy is covered by many insurance plans (for ages 0-26 years), schools and insurance providers may coordinate services to benefit students and their families.

Insurance, ABA Therapy, and School

Private and Medicaid insurances require a medical diagnosis to access ABA therapy as a medically necessary benefit to help a child learn to address behaviors influenced by his or her environment. Recommendations are made by a medical provider, for the number of hours per week that ABA therapy is needed for each particular child. Both types of insurance have outlined conditions about ABA therapy services and education, stipulating insurance coverage is intended to supplement education, and not supplant (or replace) education.

School services require a student to undergo a special education evaluation to determine whether the student meets educational criteria, under the *Michigan Administrative Rules for Special Education* (MARSE), for a student with ASD. When a student meets criteria and is determined eligible for special education as a student with ASD, or other disability, he or she is then entitled to a free appropriate public education (FAPE) in the least restrictive environment (LRE), as required by the *Individuals with Disabilities Education Act* (IDEA).

The Individualized Education Program (IEP) Team, which includes the parents, identifies supports and services that are needed for the eligible student with ASD to access the general education curriculum. Behavioral supports provided by a Board Certified Behavior Analyst (BCBA) or Board Certified Assistant Behavior Analyst (BCaBA), including ABA therapy or principles of ABA therapy, are supports the IEP Team may determine to be educationally necessary for a student to reduce barriers to learning and ensure FAPE. Since schools provide special education services and not a medical treatment, the IEP Team will determine when ABA therapy or principles of ABA therapy are warranted for a student receiving special education services.

Autism Insurance

Michigan provides insurance coverage for ABA therapy as an evidence-based medical treatment for individuals with ASD. In 2012, Michigan passed laws requiring private insurance coverage of ABA therapy treatments for autism for state mandated insurance plans. A Medicaid law was passed the same year. While laws were passed to cover autism treatments, carriers of insurance, including Medicaid, set their own criteria for coverage such as ages, deductibles, limits, and providers.

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Family Matters fact sheets are intended to enhance public understanding of Michigan's special education system and are not a substitute for official laws and regulations.

Medicaid School Based Services and ABA Therapy

Medicaid recently expanded school-based service (SBS) offerings to include reimbursements for BCBAs and BCaBAs. When IEP Teams determine it is educationally necessary to provide a medical treatment during school hours as part of a student's offer of a FAPE, a percentage of the costs associated with the providers salary and services may be reimbursed through SBS for a Medicaid eligible student.

Removal from School for ABA Therapy

Some parents request students be removed for portions of a school day to receive medically necessary ABA therapy services. When behavior supports provided by a BCBA or BCaBA, including ABA therapy services or principles of ABA therapy, are not part of a student's FAPE as determined by the IEP Team, a shortened school day may violate a student's rights to a FAPE under the IDEA. Students who are removed from school to attend ABA therapy are subject to truancy. Each district has an obligation to provide each student with ASD a full school day alongside their general education peers.

While withdrawing a student early from their school day may violate their rights under the IDEA and may be subject to truancy, for students who are age six to 16, parents have the right to choose to homeschool their child (see the Nonpublic and Home Schools fact sheet). Parents who choose to homeschool their child with ASD are not bound to attendance or full school day requirements and may choose to have their child participate in ABA therapy. The child would be entitled to receive special education services from the school only if the homeschool is registered with the Michigan Department of Education. Eligible students enrolled in a registered homeschool will receive special education services through a nonpublic service plan. Although homeschooling is an option for all Michigan families, it is important to note the academically and socially rich environment the school setting can provide. Research supports placing students with ASD in school alongside their peers to promote more successful transitions to community living.

Resources

- Michigan Association of Administrators of Special Education (MAASE)
  ABA & Michigan Schools: MORE is MORE
- Michigan Department of Education, Office of Special Education Guidance
  Shortened School Day (2019)
- Michigan Department of Health and Human Services
  Medicaid Manual (Jan 2021)
- Michigan Public Acts 99-100 (Senate bills 414/415)
  Legislation requiring Blue Cross Blue Shield and other HMO and private insurers to cover ABA as an autism treatment

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