



Planning for Medical Needs

Specialized medical treatment may be needed for individuals with special needs, sometimes beginning in a neo-natal intensive care unit. Other times the need for such treatments arise much later as you or your pediatrician begin to notice developments that give rise to questions.

You need to take precautions to ensure that you make the most of your medical insurance coverage. Otherwise, you could be left holding the bill—or a large part of it.

Obtaining medical insurance authorization for specialized services and products, such as therapy or medical equipment, can be complicated. The following are tips to better manage your medical insurance and get much needed benefits paid:

- **Read your policy!** If you have any questions about coverage, call your insurer and ask them to clarify exactly what is covered, under what conditions and at what rate. For example, traditional therapy services often do not take into account the specific needs of infants and children requiring therapeutic intervention. There also may be limits on therapy services.
- **Create a one-page summary of your policy provisions as well as one for limitations and exclusions.** This summary can be given to the treating physician or therapist who will either be writing a report or speaking to an insurance company representative on your child's behalf.
- **Check the list of participating providers if you are part of a Preferred Provider Plan or Health Maintenance Organization (HMO).** You may be limited to using only providers within the network. Make sure there are professionals qualified to serve children and/or adults with special needs. You may have the option of using out-of network providers, but be required to pay more out of pocket. The out-of-network option may be useful if your child requires non-participating medical specialists such as pediatric therapists or neurosurgeons.
- **Speak with the same case manager or claims supervisor, if possible.** When you call your insurance company, ask for the name and phone number of the representative and try to speak with that person every time. He or she may become familiar with the needs of your child and you will not have to repeat your child's story.

- **Request a case manager be assigned to you if your child has ongoing medical or therapy services.** Working with the same people can provide continuity of services.
- **Include a photograph of your child when you submit a claim or begin your relationship with a case manager.** Photos can personalize a case file, which might earn "special treatment" when trying to resolve problems that might arise.
- **Obtain a claim denial in writing.** It should include the specific reason for denial. Insurance companies are legally obligated to provide this. Question denials, and if you believe the claim is valid, appeal the denial and resubmit the claim.

Making the most of your medical insurance can be time consuming and sometimes exasperating. However, being the parent of a child with special needs also means being his or her advocate. By being organized and proactive, you can give your child the best possible quality of life.