

Insurance & Family Fee in Early Intervention

Why participate in Early Intervention through Child and Family Connections when private insurance is being billed?

<u>WORKING WITH CHILD AND FAMILY CONNECTIONS</u>	<u>SERVICES WITHOUT CHILD AND FAMILY CONNECTIONS</u>
<ul style="list-style-type: none"> • Families are assigned a service coordinator to help coordinate services • Families will work with therapists that have documented their birth to three experience • Families can receive services in their home or another natural learning environment (i.e. daycare) • Families are encouraged to participate in each session to learn strategies they can carryout throughout their routines • Families do not need to be concerned with an annual or lifetime cap on insurance • Families will have no co-pay or deductible to pay • Families will not be responsible for partial payments to providers 	<ul style="list-style-type: none"> • Families will navigate insurance and identify service providers on their own • Families will not be sure if their service provider will have birth to three experience • Families will need to go to a clinic or hospital for services • Families will likely wait in a waiting room rather than participate in sessions • Families will pay out of pocket for co-pays and deductibles • Families will pay partial payments to providers for the amount not covered by insurance • Families will pay 100% out of pocket when annual cap has been met

Why participate in Early Intervention through Child and Family Connections when there is a family fee?

<u>WORKING WITH CHILD AND FAMILY CONNECTIONS</u>	<u>SERVICES WITHOUT CHILD AND FAMILY CONNECTIONS</u>
<ul style="list-style-type: none"> • Families will be aware of the out of pocket maximum expenses from the beginning • Families will only have a family fee due if the Central Billing Office (CBO) is paying money out to cover services • Families won't pay more into the CBO than the CBO pays out • Families will be reimbursed when the account is reconciled if they have over paid 	<ul style="list-style-type: none"> • Families may be unaware of total expenses that will add up through the cost of co-pays, deductibles, and partial payments • Families will be responsible for the entire cost of services when their annual cap is met through their insurance