

Understanding Medical Necessity for ABA Therapy

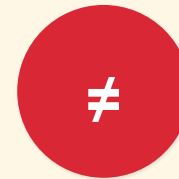
A Family Guide

Understand what insurance reviews, how treatment recommendations are made, and how families can help.

What does “medical necessity” mean?

“

It means ABA therapy is clinically appropriate for your child’s current needs and is expected to help with meaningful everyday skills.



It does not mean

It is not a score of how “autistic” a child is.
It is a decision about treatment need, goals, and expected benefit.

What does insurance usually review?



Diagnosis & evaluation

Is there an eligible diagnosis and enough clinical documentation?



Everyday impact

Do the needs affect safety, communication, independence, or participation?



Expected benefit

Is ABA reasonably expected to reduce barriers and teach functional skills?



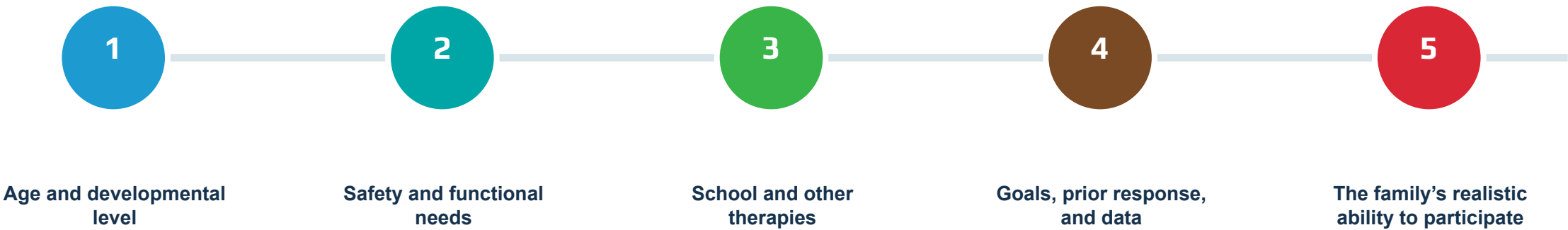
Measurable plan

Are goals individualized, observable, and trackable with data?

THERE IS NO SINGLE “RIGHT” NUMBER

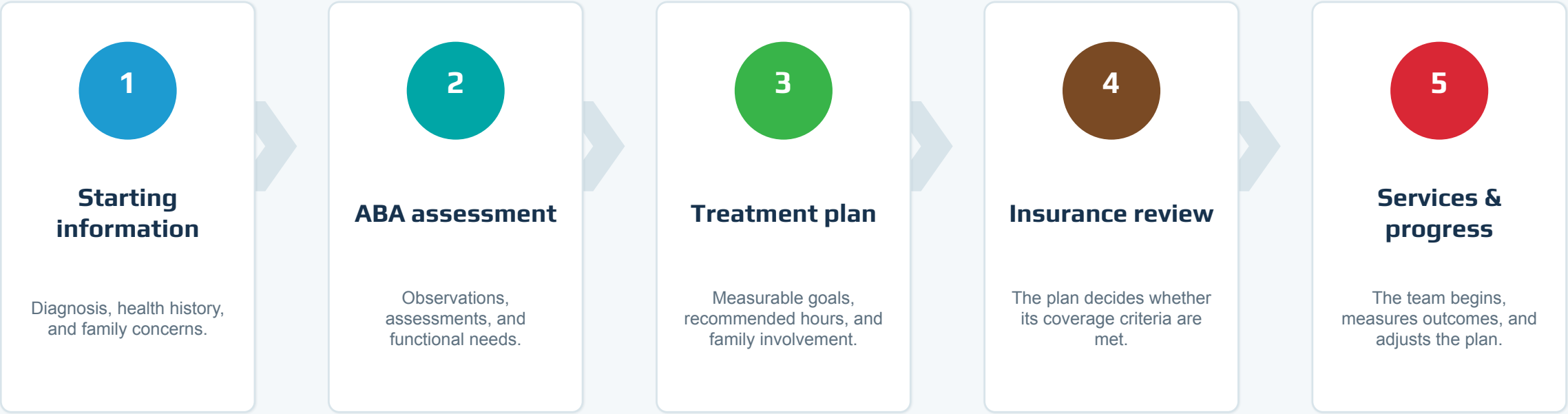
Hours and setting must be individualized

The recommendation should reflect what your child needs - not an automatic number.



More hours are not automatically better. The goal is the least-intensive level that can achieve medically necessary goals.

How the process works



The provider recommends. The insurance plan authorizes based on its coverage rules.

Why does insurance review treatment again?

Needs change and skills grow. The team updates the plan and submits progress data for periodic review.

To continue, plans generally look for evidence that:

- ✓ Important functional needs are still present
- ✓ The plan matches the child's current needs
- ✓ There is measurable progress or appropriate clinical adjustment
- ✓ There is a reasonable expectation of continued benefit

Family involvement helps skills carry over, generalize, and last.

YOU ARE NOT ALONE

What families should remember

- ✓ A diagnosis alone does not determine the number of hours.
- ✓ Goals should connect to meaningful daily life.
- ✓ Decisions should be individualized and data-informed.
- ✓ Exact criteria may differ from one insurance plan to another.

Our team helps gather clinical information, explain recommendations, and guide your family through the process.

Questions? Talk with our team.

54 Main Street, Sturbridge, MA 01566 • (774) 241-0001 • www.brandiscenter.com