



## Introduction to ABA benefits

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Thank you for contacting Graham Behavior Services. This video will help you to understand your health insurance benefits.

### Slide 2

You've likely received an email with a breakdown that looks like this. It identifies your in network benefits and your out of network benefits. It also has information about your copay, coinsurance, deductible, out of pocket maximum (or OOPM), and accumulations.

### Slide 3

Let's begin by reviewing what these different terms mean. Let's start with deductible. Deductible is the amount the patient or family is responsible for before the insurance will cover the cost for any service. The individual deductible is the amount one member of the family reaches, while family deductible is the cumulative amount that all covered members reach. As you can see on the sample here, the in network deductible is \$200 for the individual and \$500 for the family. For out of network, there is a \$500 deductible for the individual and \$1400 deductible for the family.

That means if you have a family of four, you may reach your family deductible before your child reaches their individual deductible. For example, if Mom goes to the doctor and pays \$150, Dad goes and pays \$250, and one of your kids goes and pays \$100, you've met your family deductible without your child hitting the \$200 individual deductible.

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Now let's review copays. Copays are typically found with in network benefits. A copay is the set dollar amount that the patient or family is responsible for paying for each day of service. For example, if an individual is receiving ABA therapy, they will have one \$25 copay per day for all services that take place that day, regardless of how many hours of service. However, if you receive different types of service in one, such as ABA, speech, and OT, you may be responsible for a copay for each service - that will depend on your individual insurance plan.

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Next up is coinsurance. Coinsurance can be found in both in and out of network benefits. Coinsurance is the percentage dollar amount that the patient or family is responsible for paying for each billed service. For example, if a service costs \$100 and your coinsurance is 30%, the insurance will pay \$70 and you will be responsible for \$30. This breakdown is discussed in more detail in our billing video.

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Now let's review your out of pocket maximum, or OOPM. The out of pocket maximum is the total amount the patient or family is responsible for throughout the plan year. Many plans run on a calendar year, meaning they begin on January 1st and end December 31st. However, some plans run on when the plan was purchased or initiated, and would then run in a 12 month cycle based on that date.

Your out of pocket maximum works in the same way as your deductible, in that there is an individual OOPM and a family OOPM. You may reach your family OOPM before your child reaches his or her individual out of pocket maximum. Once you reach your out of pocket maximum, insurance covers services at 100%.

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Finally, you'll see accumulations. Accumulations is the amount of money the patient or family has already paid towards that plan benefit within the plan year. This could include other providers like doctors, speech therapists, etc. All medical expenses should go towards your out of pocket maximum, and show here as they accrue. Not all insurance companies will release accumulations to us, but you can check by calling your insurance or visiting your member portal.

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Graham Behavior Services is an out of network provider with all insurance companies. When you receive your benefits information from us, make sure you are focusing on the out of network benefits. That is the benefit level we will most likely be using. We send you both the in and out of network information as a courtesy so you can compare the cost and understand that you may be spending a little more when you utilize your out of network benefits.

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Join our next video for details on in network compared to out of network, billing, and invoices. Be sure to follow us on social media for more helpful information.

