



For more information on the Early Support for Infants and Toddlers (ESIT) program call the Family Health Hotline at:

1-800-322-2588

For more information on health care financing for children who have a special health care need, developmental delay or disability call Family Voices of Washington State at:

1-800-5-PARENT

Early Support for Infants and Toddlers

Why You Need to Access Your Private Insurance July 2013

Parenting a child who has special health care needs, a developmental delay or a disability often means that families engage with and learn about many public and private systems and services. As you connect with the systems that can meet your child's needs, questions about how to pay for services often come up. As you are learning, the answers are often different for different programs. You can help your child and family by learning about each system and using your resources as effectively as possible.

Part C of the Individuals with Disabilities Education Act (IDEA), was designed by Congress to be a comprehensive, coordinated, interagency system of early intervention services for infants and toddlers with disabilities and/or developmental delays. The funding for Part C services was designed to use federal, state, and local fund sources, including public and private insurance.

In Washington State you will be asked to give permission (consent) for your private insurance to be billed to help pay for the early intervention services your child receives from the Early Support for Infants and Toddlers (ESIT) program. To help you consider this option we share the following benefits other families have found in using their private insurance for early intervention services.

Why Early Intervention Needs to Access Your Insurance? Families are very aware of the health care premiums that are being deducted from their paychecks and many families choose to stay with employers based on this benefit. Using your insurance for early intervention services is a way to directly benefit from the money you are already paying.

Deductibles and Co-Pays: If you give your consent for your private insurance to be billed, you are responsible for paying co-pays, co-insurance and deductibles. If you meet ESIT's definition of "inability to pay" criteria, you may have help available with your family's co-pays and deductibles so that using your insurance will not increase your out of pocket expenses. Using this resource can greatly reduce your out of pocket expenses for services your child receives from ESIT as well as from other providers.

"Knowing that you have reached your deductible allows you to know what your out of pocket medical costs are going to be from all parts of your child's care, this is a huge help for your family budget."

Why is it Beneficial to Use Your Insurance?

Some children are going to need interventions and supports after age 3. Having a pattern of payment and services can help you prepare for transition. Engaging your insurance provider prior to your child's third birthday can help ensure that all parties understand your child's needs and costs. The family resources coordination that is provided by ESIT can help you learn to work with your insurance company, navigate eligibility, preauthorization and provider networks. These skills will help you meet your family's needs for years to come.

"My health insurance seemed confusing when we were first learning about our son's needs; I quickly learned that understanding my insurance was an important part of meeting his needs."

Ensuring the Program is Available

Families served by ESIT often share how important the program has been for their family, and how committed they are to making sure other families with similar needs are served by the program. Allowing your private insurance to be billed ensures that the program has the resources needed to serve eligible families.

"You never expected to need or use a public program, but your child's needs were different than you expected. Using your insurance contributes to being a good to partner with a system."