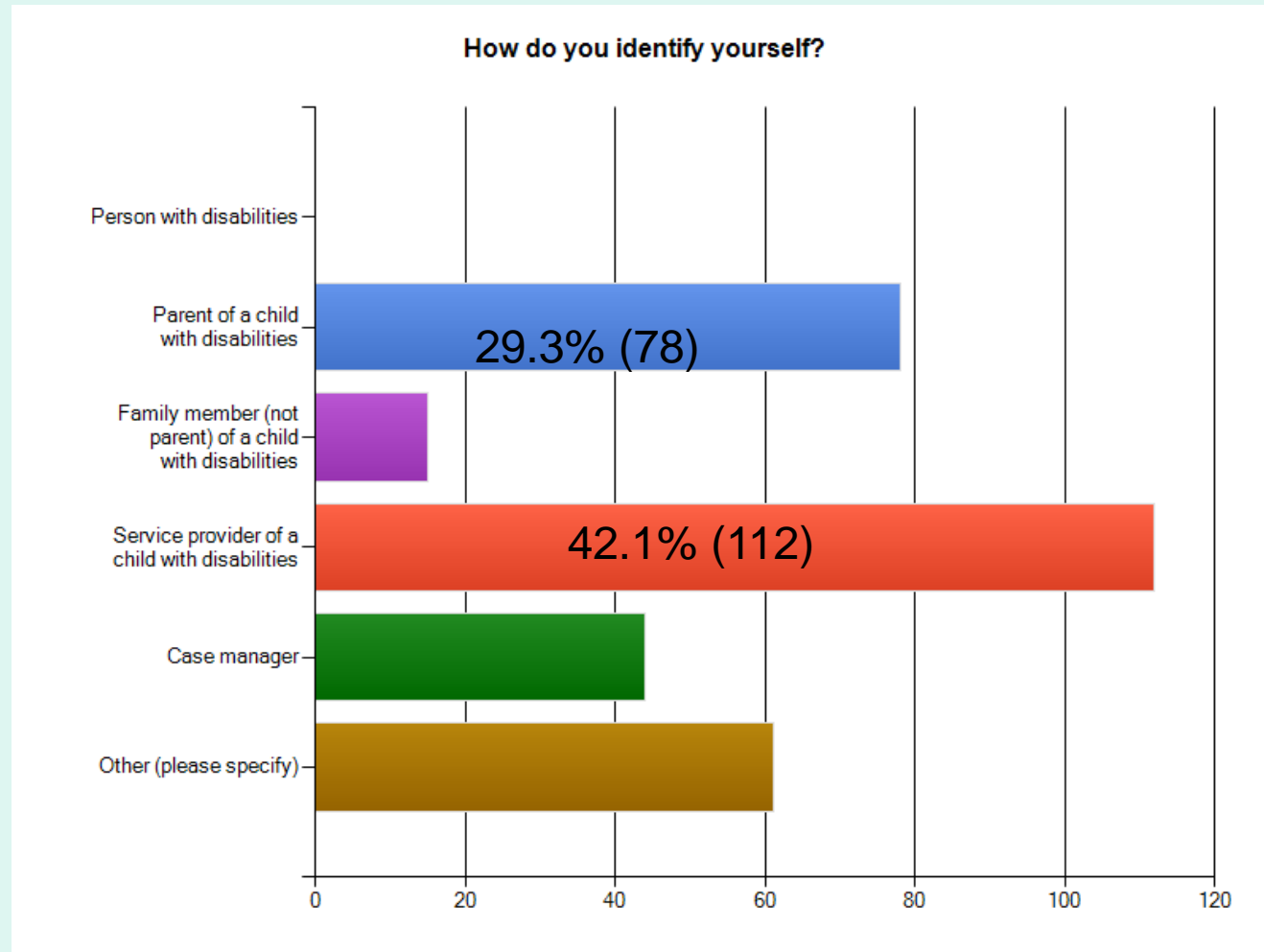


# Current CA Early Start Challenges Survey:

(Preliminary Summary of Challenges with Insurance Mandate)

Mills College School of Education  
UC Davis  
& USC UCEDD  
March 2014

# Participants (266)

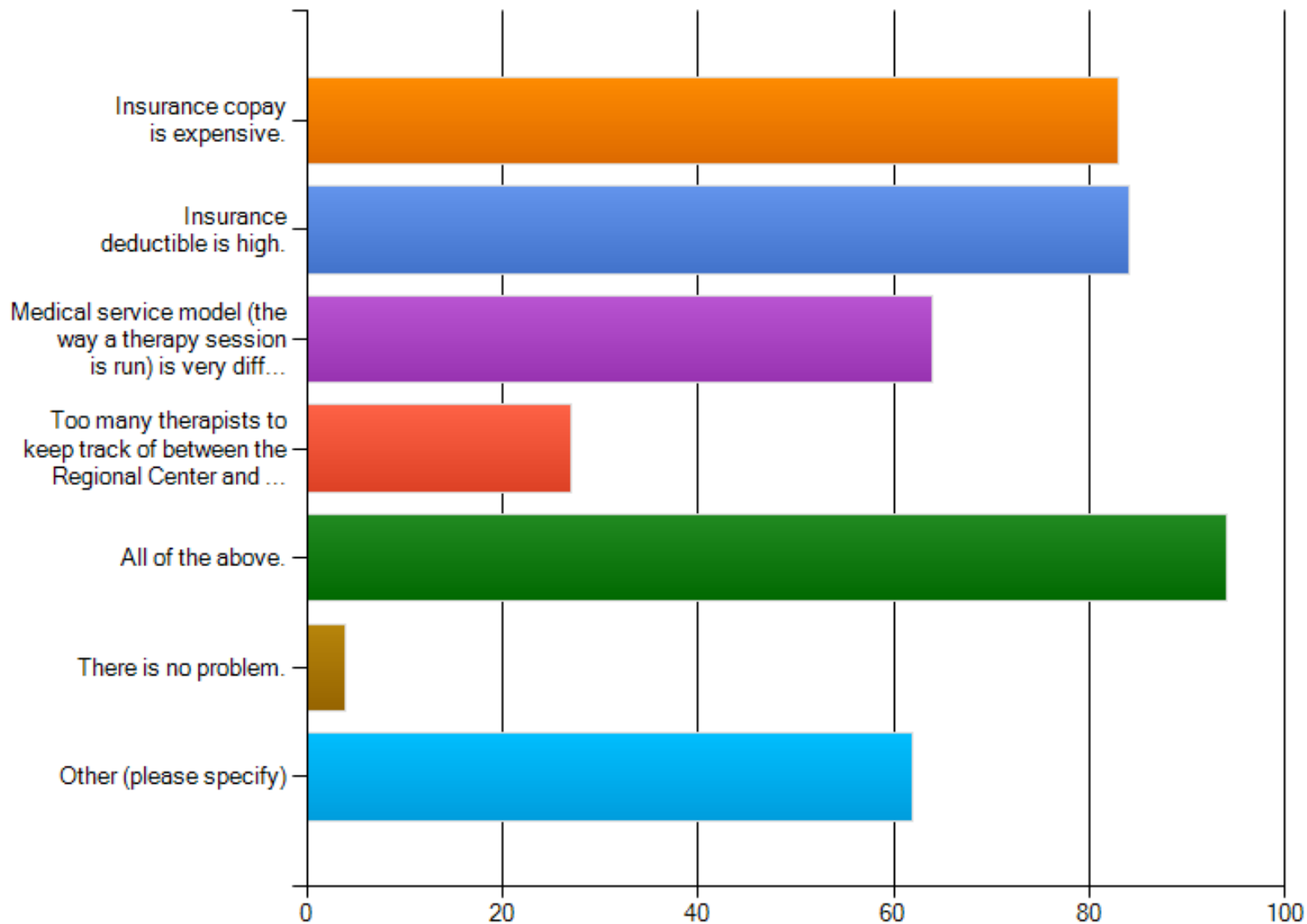


**212 people completed the survey**

## In your experience, what have been the families' challenges with the insurance mandate?

Answer Options	Response Percent	Response Count
Insurance copay is expensive.	37.2%	83
Insurance deductible is high.	37.7%	84
Medical service model (the way a therapy session is run) is very different from the educational model.	28.7%	64
Too many therapists to keep track of between the Regional Center and the medical insurance.	12.1%	27
All of the above.	42.2%	94
There is no problem.	1.8%	4
Other (please specify)	27.8%	62
<i>answered question</i>		<b>223</b>
<i>skipped question</i>		<b>60</b>

### In your experience, what has been the families' challenges with the insurance mandate?



# Insurance Mandate

## other challenges mentioned:

1. Service delivery delay
2. Service continuity
3. Service access
4. Service coordination
5. Communication with medical service providers
6. Communication with insurance companies
7. Lack of communication
8. Confusing
9. Government
10. Huge copay bill
11. exhaust lifetime benefit
12. ES should be no cost to parents
13. POS reimbursement too low
14. changing insurance plan
15. getting services through insurance is easier
16. transportation
17. shorter therapy session & limited services
18. lack of qualified provider
19. not equitable services
20. different record keeping
21. time off from work to attend clinic sessions
22. no problem
23. not attending IFSP
24. inconsistent service philosophy
25. getting insurance coverage
26. time consuming

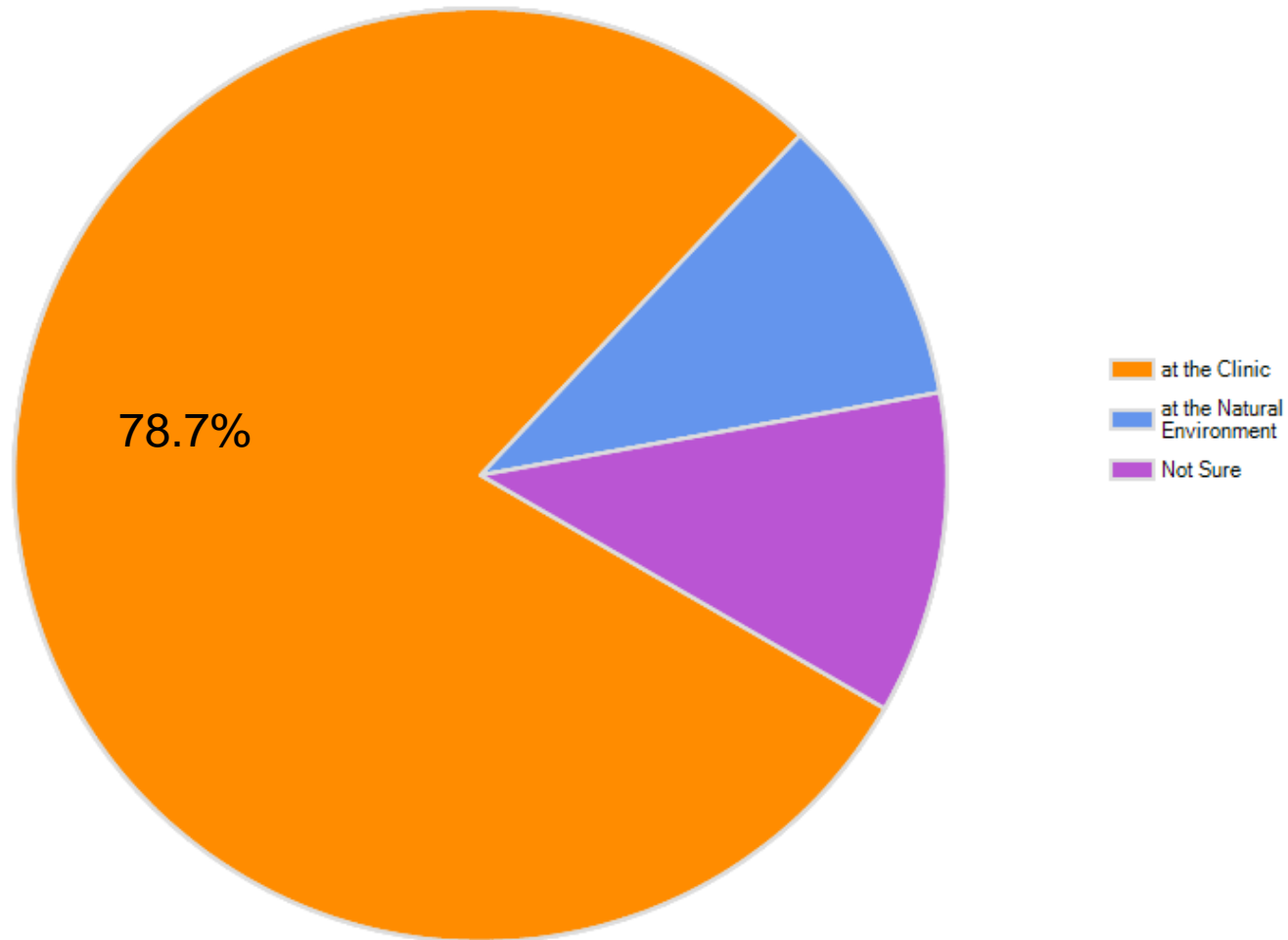
# Insurance Mandate Challenges

20 out of 63 open-ended responses referred to service delay.

- “Waiting period between insurance denial and regional center funded therapy is too long.”
- “delays and gaps in service prevent continuity of care-no timelines for insurance companies...often delay families from receiving care...2 months to get an eval, 2 more months to get auth.....”
- “The time delay after a service has been ordered and a denial is received and then services start...sometimes months later.”
- “wait list for services.”

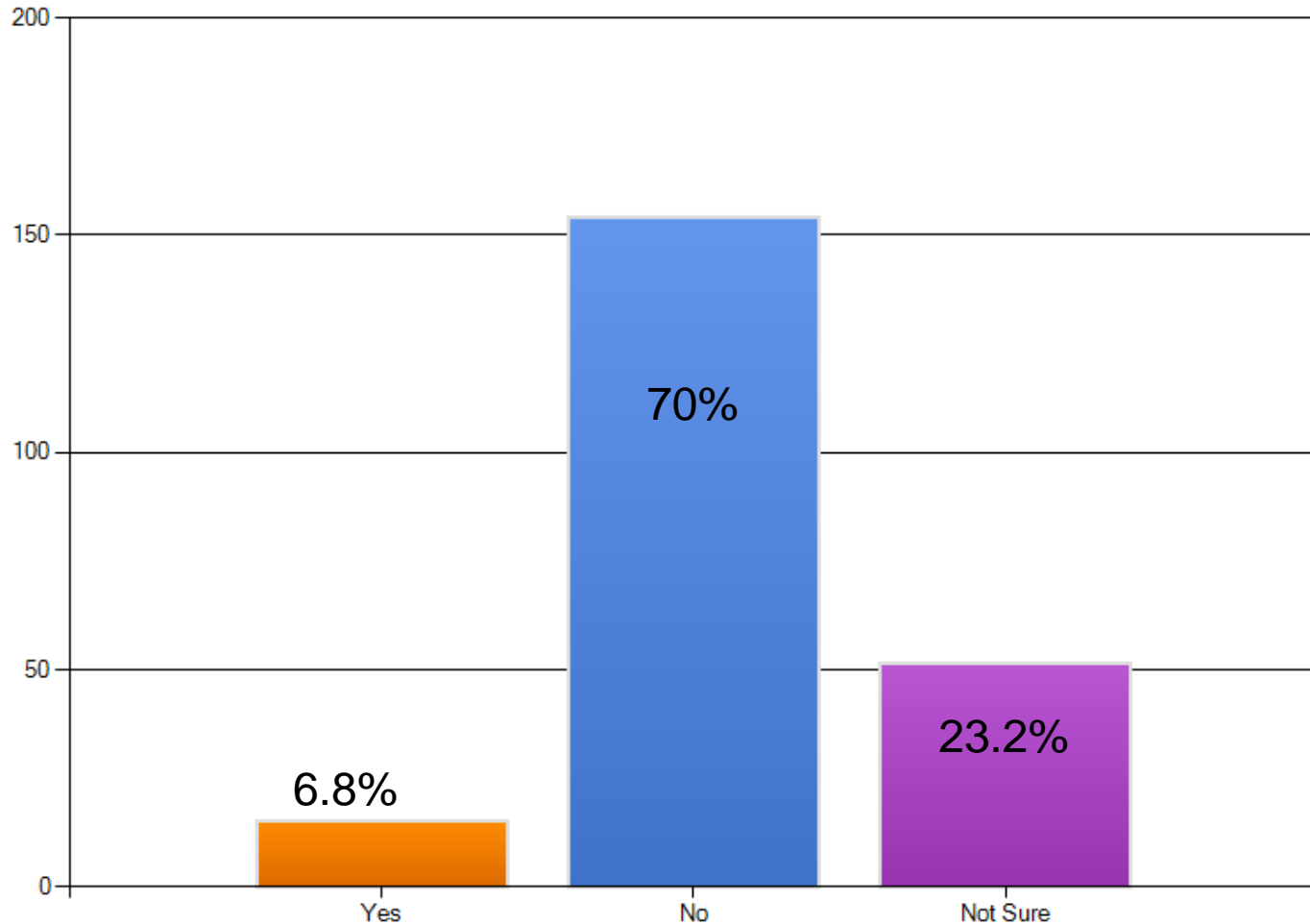
# Service Environment

To your knowledge, are the private insurance therapy sessions conducted in the clinics or at the child's natural setting?



# Participation in IFSP

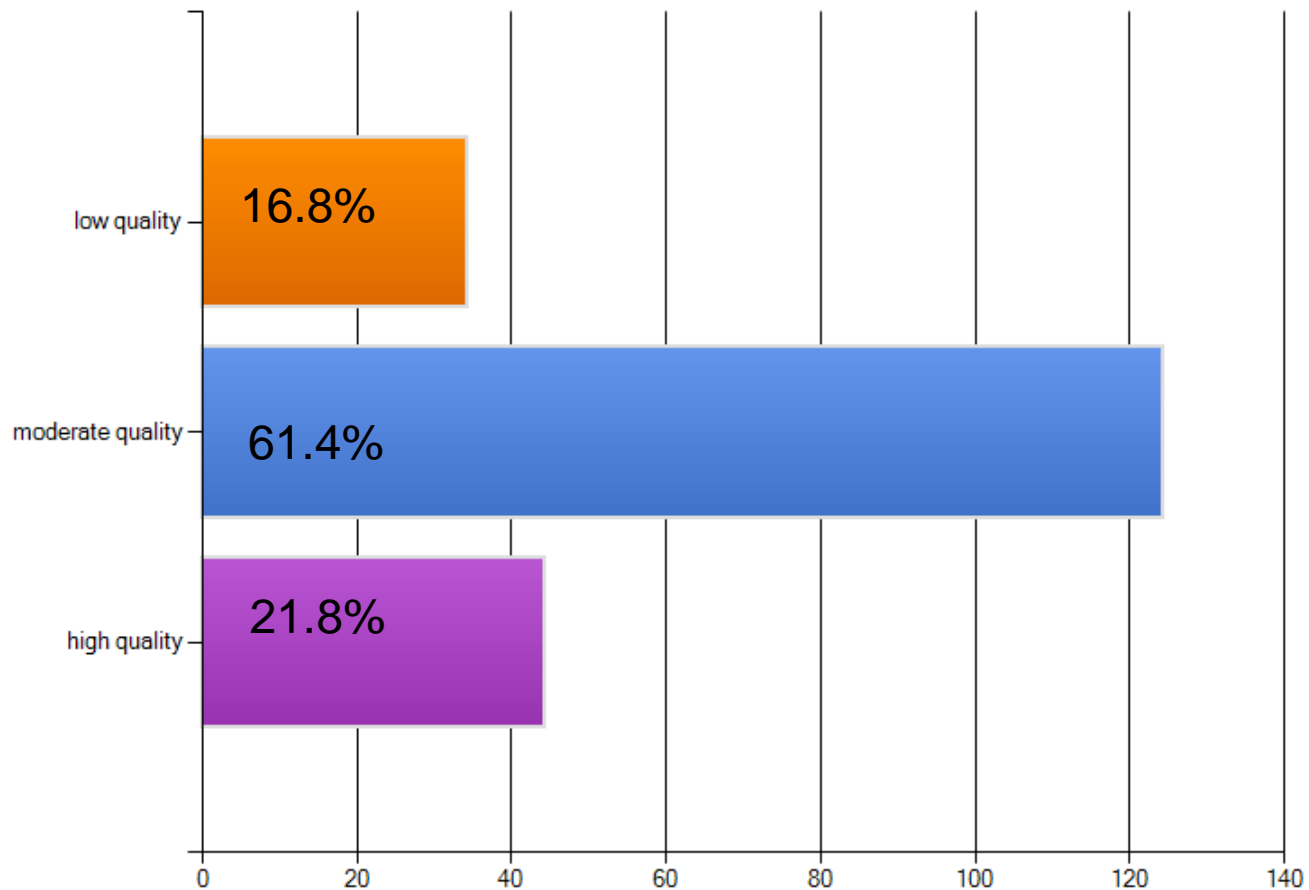
To your knowledge, are the private insurance therapists attending IFSP meetings?





# Quality of Service through Insurance

How would you describe the quality of services that children in CA Early Start are receiving through private insurance?



# Preliminary Summary of Impact Insurance Mandate has on Early Intervention Consumers

1. Cost of using private insurance is high (copay & deductible);
2. Service models are different between insurance/medical vs. Regional Center;
3. Many consumers experience service delay using the insurance, switching between insurance & Regional Center provided services;
4. Insurance covered services are provided in clinic settings;
  - Transportation can be an issue
  - Not natural environment
5. Service providers through insurance often do not participate as a member of IFSP;
  - Communication may be lacking between insurance purchased service providers and Regional Center case managers.

# Questions about this survey

Please contact Betty Lin of Mills College  
[blin@mills.edu](mailto:blin@mills.edu)