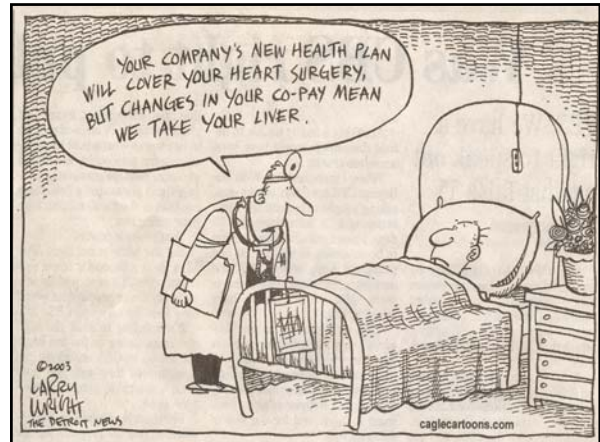


Partnering for Success in Grassroots Advocacy

CSAP

November 17, 2005

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Successful Social Changes

The Tipping Point
By Malcolm Gladwell

"The Tipping Point is that magic moment when an idea, trend, or social behavior crosses a threshold, tips, and spreads like wildfire."



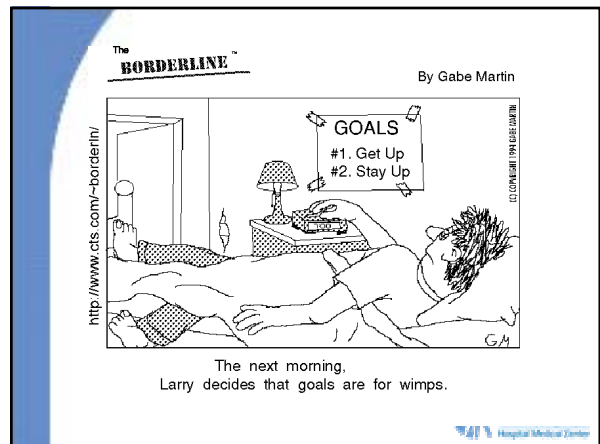
Ohio Insurance Advocacy Initiative History

- Formed in 1998 by private practice SLPs in Greater Cincinnati Area
- Joined by Cincinnati Children's Hospital Speech Pathology Department in 1999
- Became official Ohio Speech-Language-Hearing Association Committee in 2000
- Formed National Insurance Advocacy Initiative after ASHA Convention 2001
- ASHA Focused Initiative through 2007
- Creation of the ASHA State Advocates for Reimbursement (STAR) Network



Mission Statements

- **OSLHA Insurance Committee:** Improve access to insurance coverage for individuals needing speech, language, and hearing services
- **STARs:** Advocate for consistent coverage and equitable reimbursement by private payers for speech-language pathology and audiology services.



Strategies

- Educate employers
- Collaborate with health plans
- Lobby state and national legislators



Successes

- Choice Care
- Cincinnati Children's
- Large Businesses
- Local News Story
- *The Cincinnati Enquirer* Article
- Anthem
- Helping 1 family at a time



Keys to Success



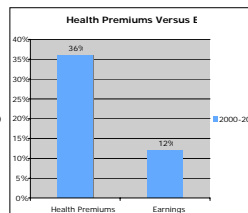
- Empower clients
- Provide consumers with tools
- Target sympathetic employers
- Collect and distribute financial data
- Collect and distribute efficacy data
- Tailor message to audience
- Start locally and aim nationally
- Perseverance



Health Insurance Costs Riser Faster than Wages, Maggie Fox, 9-28-04

<http://news.reuters.com/>

- Health insurance premiums rising 3x faster than wages
- Over 14 million Americans spend 25% of earnings on health
- Workers paying more but receiving less coverage



Partnering with Consumers

Rationale: Employers ...

- Cannot spend more on health benefits
- Believe they offer speech and hearing coverage
- State that employees rarely complain or request better coverage.



Partnering with Consumers

Rationale: Insurance Co. Executives ...

- Will sell any product as long as consumers are willing to pay for it!
- State that consumers rarely complain or request better coverage.
- Advise us to do a better job of marketing our services.



Partnering with Consumers


Enlist patients/families & consumer advocacy groups (non-profits) to advocate to:

- employers
- unions
- insurance oversight committees (or insurance plan)
- state & national legislators



Insurance Survey Common Complaints

- Maximum visit limits prevent child from achieving maximum progress (16)
- Accident, illness, or injury (10)
- Wait time for approval (3)
- Considered developmental (2)
- Considered educational (1)
- Expensive co-pays (1)
- Retroactive denials (1)
- Diagnosis excluded - stuttering (1)




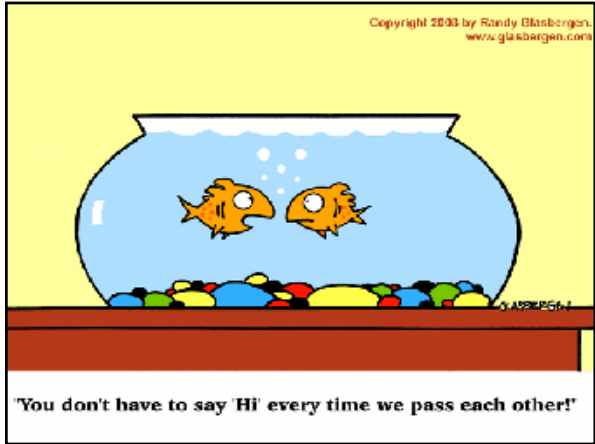
Survey Follow-Up

- Invited respondents to free insurance advocacy session hosted by a parent
- Sent thank you letters with OSLHA goals and requested that families ...
MEET with their employers to discuss speech and hearing benefits!



Survey Project Evaluation

<p style="text-align: center;">+</p> <ul style="list-style-type: none"> • Good response rate • Parents that could not attend advocacy session were mailed information • At least 2 families successful 	<p style="text-align: center;">-</p> <ul style="list-style-type: none"> • Time commitment • Parents wanted clinicians to handle insurance • ***Parents voiced concern with complaining to employer
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Ohio Association of Health Plans

<p>OSLHA Input</p> <ul style="list-style-type: none"> • Insurance companies are a business that need to make a profit • Insurance plans follow rules of the contract • Employers are primary audience 	<p>However</p> <ul style="list-style-type: none"> • Insurance plans need to offer product for employers to choose to purchase • Patients cannot understand benefit language
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Ohio Association of Health Plans

- Anthem - Appreciates that OSLHA recognizes employers as audience
- United Health Care - Speech and hearing issues are contractual issues and not medical necessity issues.
- Potential follow-up: Request additional meetings with medical directors and sales individually

Aetna (Chicago Region)

Medical Director input:

- Medical benefits are intended for acute conditions not chronic conditions
- Shift towards more consumer directed plans with more out of pocket expense for consumers.
- Advice: Consumer education

United Health Care Cincinnati

UHC Medical Director suggested we:

- Contact UHC corporate office to discuss changing generic / national certificate of coverage
- Target advocacy efforts towards local large companies that are self-insured
- Target advocacy efforts towards local employer coalitions

State Insurance Commissioner Ohio Department of Insurance (ODI)

- No obligation to provide coverage if NOT a mandated benefit
- ODI can only investigate if plan states coverage, but denies

State Insurance Commissioner Ohio Department of Insurance (ODI)

- ODI becomes involved in insurance appeals ONLY when the consumer has pursued the insurance plan's internal appeal process to the highest level
- Independent review by specialist in field
- Consumer complaint becomes a statistic only when it reaches this level



Partnering with Families: Insurance Appeals

Rationale: Studying Successful Social Changes ...

- Change will occur only when the people who are affected voice their concerns loud enough
- If our clients would systematically appeal every denial to the very last step in the process ...
- Insurance executives would realize that they are spending more money on handling the appeals than the cost of simply covering the services to begin with.



Tipping Point: Insurance Appeals

Case Study

Independent Review Organization for Blue Cross Blue Shield of Michigan ruled in favor of father of son with apraxia and stuttering.

Patient's Right to Independent Review Act



Tipping Point: Insurance Appeals

- Cumbersome and confusing
- Clients need help navigating it
- Different by plan and by state



Tipping Point: Insurance Appeals

- Develop a system to coach clients on how to appeal
- Create a public place (web) to post successes and tips.
- If claims reviewers start to notice huge increases, **change may occur** due to administrative costs.



Tipping Point: Insurance Appeals

We want the status quo to be:

If a person has insurance coverage, speech and hearing services are covered regardless of condition or diagnosis



Tipping Point: Insurance Appeals

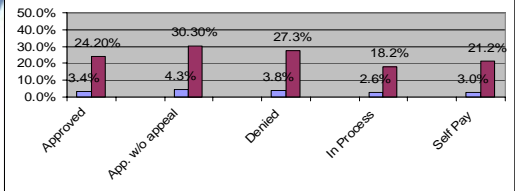
CCHMC Insurance Appeals Packet

Juli Webster, M.S., CCC-SLP

- Cover letter explaining importance
- Example letter for consumers to send to employer
- Example letter for treating clinicians to send to insurance plan
- ASHA information



Cincinnati Children's Appeal Data



234 families; about 33 (15%) appealed / reconsidered

- 8 appeals approved; 10 reconsiderations
- 9 appeals denied; 6 in process
- 7 self-pay



Cincinnati Children's Keys to Successful Appeals

- Therapy in progress
 - Retroactive denial
 - Change insurance
 - Re-auth denied
- Persistent families
- Denial based on medical necessity
- MD letter of medical necessity
- Incomplete initial evaluation - medical diagnosis omitted
- Employers support appeal (self-insured)



Tipping Point: Insurance Appeals

ASHA is:

- Developing a consumer web page, which will include information on insurance advocacy and appeals
- Linking advocacy information to web sites of various consumer organizations (e.g. National Head Injury Foundation, Stuttering Foundation of America).



ASHA Resources

- Employer Insurance Packet
 - ASHA brochures
 - Checklist for Consumers and Professionals
 - Communication Facts: Incidence and Prevalence
 - Efficacy Summaries
 - Summary of Actuarial Report
 - ASHA's Model Benefit Plans
 - Scope of Practice
- Call (800) 638-8255 for free packets



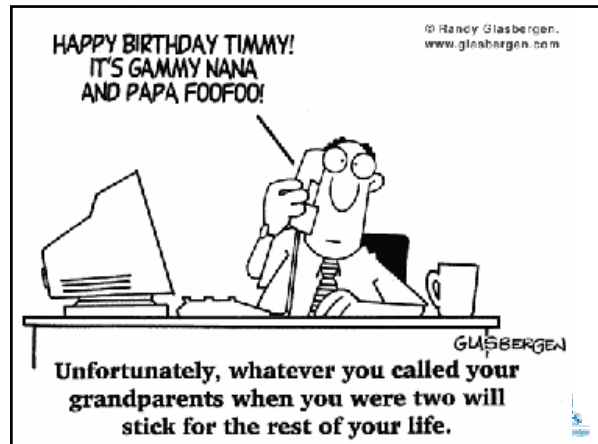
ASHA Resources

- **Health Plan Report Card** (2003)
www.asha.org/members/issues/reportcard
- **ASHA Model Benefit Plans**
www.asha.org/public/outreach/take-action/model-benefits.htm
- Negotiating Private Health Plan Coverage – A Process.
- Sample Audiology and Speech-Language Pathology Legislation
- Negotiating Health Care Contracts and Calculating Fees



ASHA Resources

- Getting Your Services Covered: Guide for Working with Insurance and Managed Care Plans
- Private Health Plans Handbook for Speech-Language Pathology and Audiology Services
- Medicaid and Third Party Payments in the Schools



Let's Brainstorm

- What is a pressing issue facing our profession?
- Who are we partner with in our individual work settings and communities to address this issue?

