



# SPECTRUM Services

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## Funding Options for Services

This resource is provided to families as a guide for pursuing possible funding options and should not be considered a guarantee that a particular funding option is available to any or all clients, nor should this be considered a comprehensive guide of all possible sources of funding for services.

The information provided is based on our best knowledge of funding and insurance coverage practices at the time written. Spectrum cannot be responsible for any changes to policy, client coverage differences or availability of funds.

Spectrum cannot guarantee that a client may access funding through any or all of these sources. Clients are solely responsible for final payment for any services provided by Spectrum Services.

### **Why Spectrum Does Not Take Insurance**

Spectrum does not file or bill insurance companies directly. We only accept direct payments from clients and pre-approved agencies who have submitted a purchase order or other signed agreement to fund services.

Spectrum provides invoices (superbills) to clients with coding, provider information and other details most insurance companies request when processing reimbursement requests. We happily work with you to answer any requests for additional information from your insurance company.

There are many reasons we have decided to not take insurance and our client's needs are at the top of the list. Reasons we have declined to accept insurance include:

**Improved Services for our Clients:** Most insurance companies have policies regarding diagnosis requirements, treatment limits, and approved modalities of treatments. Through private pay, we are able to make recommendations based on your needs and set appropriate goals, length of treatment and treatment modality.

**Savings for our Clients:** We are able to charge less for our services because we don't spend valuable hours on insurance paperwork nor do we have staff hired solely for the purpose of managing insurance payments, billings and forms.

Again, we are happy to work with you to seek reimbursement through your insurance company but will not bill them or accept payments from your insurance company for services provided.

### **Insurance Coverage – Social Skills**

Most insurance companies consider social skills instruction educational in nature and do not provide any benefits. There is no CPT (current procedural terminology) code for educational or social skills instruction (this is the code used for billing by Medicaid and most insurance companies). A few of our clients have received coverage through their insurance company for social skills services as education for a child with special needs.

If your employer has a self-funded insurance plan, they may offer additional supplements that may provide some coverage. The best way to know what coverage is available is to speak with your insurance company and Human Resources representative directly.

It is important for clients to understand that we only code invoices as allowed by law and our business practice ethics – which is for the actual service provided and the actual staff providing the service. We cannot ethically code invoices with CPT codes that are not reflective of the service provided.



## Insurance Coverage – Therapeutic Services

Most insurance companies do provide some coverage for Behavioral and/or Mental Health services. This includes Spectrum's Behavior Therapy and Counseling Services.

It is important you understand any coverage restrictions and allowances of your insurance company before signing up with a particular provider. Our providers have different licenses and certifications based on their training and expertise. We will happily work with you to provide the best match for service coverage; however it is our policy to put the mental health needs of our clients ahead of financial considerations.

Due to restrictions placed on BCBA supervisors by the Behavior Analyst Certification Board (BACB), we cannot at this time code our early developmental intervention model (Floortime) services using coding meant for ABA. There are no medical CPT codes for Floortime services. If your services are ABA Therapy provided in a play (natural environment training) model then we can work with you and your insurance company for proper coding.

## United Behavioral Health (UBH) / Optum Health / Anthem

UBH, Optum and Anthem insurance plans (usually) offer special coverage for children with Autism. You should confirm that your insurance plan includes this support provision and that your child qualifies by age and diagnosis.

Spectrum is not an in-network provider for any insurance plan but we have completed out of network provider information with UBH, Optum and Anthem to assist clients in seeking reimbursement. We will follow these insurance companies requests for pre-treatment authorization and write a treatment plan recommendation at the regular billing rate for services. This is usually reimbursable (a percentage).

Our **National Provider Identification** number is 1770877342 and our EIN (**federal tax id**)# 26-117-2022. This should be all you need for UBH, Optum or Anthem to find us in their system and confirm or deny coverage for our services.

\*\* Please note that typically UBH / Optum / Anthem only covers Applied Behavior Analysis services and most of our social skills groups do not fall into that category.

These insurance companies have unique coding systems (rather than the medical CPT codes). Their codes are specific to Applied Behavior Analysis services as follows:

### United Behavioral Health and Optum

HB0031 - direct services for assessment and treatment planning

HB0032 - supervised services (when a person who does not have a BCBA certification provides services under supervision) billed hourly

H2012 - direct services by BCBA

H2019 - supervised services billed in 15 min. increments

### Anthem

H0031 - direct services for assessment and treatment planning

H2012 - direct services by BCBA

H2019 - supervised services billed in 15 min. increments



## Spectrum Services - Company Information

As you talk to your insurance company, you may need the following information:

Legal Name: Spectrum Social and Recreation Services, LLC

Doing Business As (DBA): Spectrum Services

FEIN (Federal ID Number): 26-117-2022

NPI (National Provider Identification): 1770877342

Contact: Amanda Pena (Owner)

Office: [512-524-5482](tel:512-524-5482)

Fax: [512-524-1177](tel:512-524-1177)

E-mail: [Amanda@spectrumsocial.net](mailto:Amanda@spectrumsocial.net)

## Current Procedure Terminology (CPT) Codes

Current Procedural Terminology (CPT) codes describe medical, surgical, and diagnostic services and are designed to communicate uniform information about medical services and procedures among physicians, coders, patients, accreditation organizations, and payers for administrative, financial, and analytical purposes. Most insurance companies use CPT codes.

Below are common CPT Codes used at Spectrum for the services noted. This is not a comprehensive list. If you need a CPT code for a service not listed below, please contact Shanna for details. It is important to note that there were CPT code changes in 2013 for counseling services. Most insurance companies have the updated codes but some are still referencing the old codes. Current (2013) codes are listed below with the old code in parentheses () behind it for your easy reference.

### *Counseling Services:*

\* All services provided by a licensed counselor, psychologist, social worker or Ph.D. in training and under supervision of licensed staff.

90834 (90806) – Standard 50 minute individual therapy session

90791 (90801) – Diagnostic Interview

### *Behavior Therapy Services:*

\* All services provided by a Board Certified Behavior Analyst (BCBA) or staff trained and supervised by a BCBA.

90834 (90806) – Standard 50 minute individual therapy session

### *Recreation Therapy Services:*

\* All services provided by a Certified Therapeutic Recreation Specialist (CTRS).

97530 – Evaluation for Recreation Therapy Services

97537 – Work / Community Training with CTRS (Certified Therapeutic Recreation Specialist)

## Diagnostic Codes (DX Codes)

Diagnosis codes are used by healthcare providers to communicate and categorize diseases, disorders, groups of symptoms, etc. Your insurance company may request a diagnosis code to determine coverage. If you have received a diagnosis from a medical or psychological provider, you may submit this information to us and we will gladly use this in coding your invoices. If you are seeing one of our counseling service providers then you may request diagnosis from them as part of treatment. Common diagnosis codes for clients at Spectrum include:



- 299.00 – Autistic Disorder
- 299.80 – Other Specified Pervasive Developmental Disorder / Asperger’s Syndrome
- 314.00 Attention Deficit w/o hyperactivity – inattentive
- 314.01 – Attention Deficit – combined type
- 300.00 – Anxiety – unspecified

### **Health Savings Account (HSA) / Flexible Spending Account (FSA) / Etc.**

The Internal Revenue Service prints publications outlining the use of Health Savings / Flexible Spending / Medical Savings / etc. accounts. You are responsible for understanding how your benefits may or may not be applied to services at Spectrum. This information is provided only to guide you in understanding your benefits. For more information, you may reference;

IRS Publication 969 “Health Savings Accounts and Other Tax-Favored Health Plans”  
<http://www.irs.gov/publications/p969/index.html>

IRS Publication 502 “Medical and Dental Expenses (Including the Health Coverage Tax Credit)”  
<http://www.irs.gov/publications/p502/index.html>

If you have a health expense account (flex expense, medical expense) where you set aside funds for medical and health expenses across the year - many families have been able to use that to pay for services or to get reimbursed. Many families opt to have their physician write a prescription for social skills groups as special education tutoring services which is specifically funded under the HSA guidelines. There should be a phone number on the back of your card to call to confirm eligibility. Because Spectrum is only set up to accept credit card payments via Paypal, some families are unable to use their flexcard to pay up front and must get reimbursed after paying privately.

### **Company Benefits**

Some employers offer special benefits and programs to their employees. Your Human Resources department or direct manager should be able to advise you on programs available through your company.

### **IBM Benefits**

IBM offers a “Special Care for Children Assistance Plan” where employee families may apply for special funding for services not covered by insurance. We are happy to complete the forms and provide invoices for services for families who choose to apply.

### **CLASS – Community Living Assistance and Support Services**

Spectrum is a service provider for certain services through the CLASS program. To determine funding, contact your case manager to discuss service options. If you are not receiving CLASS financial support and are not yet on the waiting list for approval call toll-free to 1-877-438-5658 to be placed on the interest list. This service may not be available right away. Once you or the person in need is placed on the interest list, you will be contacted when services are available. Please be prepared to provide Social Security and Medicaid numbers, type of disability,



age of the onset of the disability, date of birth, address and telephone number of you or the person to be placed on the interest list.

### **Texas Department of Aging and Rehabilitative Services (DARS)**

DARS provides support and funding for persons with disabilities seeking to increase independent living skills as well as vocational and educational skills. To learn more about services and determine if DARS supports would be beneficial, families should contact their local DARS office to set up a meeting with a counselor. You can use this web link to find your local office <http://www.dars.state.tx.us/drs/offices/OfficeLocator.aspx>

### **Community Service Agencies**

Community service agencies provide support and services to persons with intellectual and developmental disabilities living within their designated county. Most provide some direct support services themselves, but occasionally agencies will have funding to monies to families for direct services, respite and/or camps. Contact your local agency for information on intake, services and funding available for your needs.

#### **Austin Travis County Integral Care**

[www.integralcare.org](http://www.integralcare.org)

Robert T. Chapa Administration Building

Office Hours: 8 AM – 5 PM

1430 Collier St.; Austin, TX 78704

Phone: 512-447-4141

Email: [info@atcic.org](mailto:info@atcic.org)

#### **Bluebonnet Trails Community Services (Williamson County)**

[www.bbtrails.org](http://www.bbtrails.org)

1009 North Georgetown St., Round Rock, Texas 78664

Phone: 512-255-1720

Email: [info@bbtrails.org](mailto:info@bbtrails.org)

### **Non-Profit Organizations**

Some organizations provide grants and funding for families seeking assistance with access to services. Each has a different application process, deadline dates, etc. Please visit their websites for current information on available funding.

Maggie's Hope - [www.maggieshope.org](http://www.maggieshope.org)

ACT Today - [www.act-today.org](http://www.act-today.org)

Autism Family Resources Grant - [www.autismfamilyresources.org](http://www.autismfamilyresources.org)