

NEW YORK STATE DEPARTMENT OF HEALTH
BUREAU OF EARLY INTERVENTION

CHILD INSURANCE INFORMATION FORM INSTRUCTIONS

Child's Insurance Information:

In New York State, early intervention services must be provided at no cost to families. However, New York State's system of payments for the Early Intervention Program (EIP) includes the use of public insurance (such as Medicaid and Child Health Plus) and private insurance (such as CDPHP, Empire Plan, and others) for reimbursement of early intervention services. Under New York State Public Health Law (PHL), your service coordinator must collect, and you must provide, information and documentation about your child's insurance coverage, including public and private insurance. This information includes: the type of insurance policy or health benefits plan, the name of the insurer or plan administrator, the policy or plan identification number, the type of coverage in the policy and any other information needed to bill your insurance. Your service coordinator must explain your rights and responsibilities and the protections that the law provides for your family.

Completing this form:

- Your service coordinator can assist you with completing this form.
- Please ensure that the form is filled out completely and accurately.
- If your child has two or more health insurance policies, you must provide information for each policy. (examples below)
 - If your child has two different private insurance policies, you will include information on both policies.
 - If your child has Medicaid and a private insurance, you will include the Medicaid Child Identification Number (CIN) and the private insurance information.
 - If your child has Medicaid Managed Care, both the Medicaid Child Identification Number (CIN) and the Medicaid Managed Care insurance company information will be documented in the insurance information section.
 - If your child has Medicaid Managed Care and a private insurance policy, you will include the Medicaid Child Information Number (CIN), the Medicaid Managed Care insurance company information, and the private insurance policy information.
- Your service coordinator must review this insurance information at each Individualized Family Service Plan (IFSP) meeting/review. You must sign this form at each IFSP meeting/review to confirm that your insurance has not changed. If your insurance changes, you will need to complete a new form.
- Please inform your service coordinator if your child's insurance coverage changes at any time.

Parent Attestation of No Insurance (if applicable):

- You must complete and sign this attestation if your child does not have health insurance coverage.
- A new attestation must be signed at each IFSP meeting/review (unless your child has obtained insurance coverage).
- If your child does not have insurance, EIP services will still be provided at no cost to you.
- Your child is not required to have health insurance to receive EIP services, however your service coordinator must assist you with identifying and applying for health insurance that your child may be eligible for.

Please contact your service coordinator if you have any questions while completing this form.

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PARENT NOTICE REGARDING INSURANCE

In New York State, early intervention services must be provided at no cost to families. However, New York State 's system of payments for the Early Intervention Program includes the use of public insurance (such as Medicaid and Child Health Plus) and private insurance (such as CDPHP, UHC, and others) for reimbursement of early intervention services. These important sources of funding help to secure the availability of early intervention services for future generations.

Under Public Health Law, providers of early intervention services are required to bill public and private insurance for early intervention services first, before submitting bills for payment by your municipality. Private insurance will only be billed if your insurance policy is subject to New York State law, or with your consent if your insurance policy is not subject to State law.

Medicaid and Private Insurance:

If your family has both private insurance and public insurance (Medicaid) coverage, claims for payment of early intervention services will first be billed to your private insurance and only the remaining balance will be billed to public insurance (Medicaid) for payment. If your child is covered by Medicaid, your consent was provided to bill any private insurance coverage available to your child for early intervention services first as part of the Medicaid enrollment application. Your child's insurance plan will be billed for early intervention services and no additional consent is needed from you if the child's insurance is subject to New York State Insurance Law. Your consent will be needed to bill your child's private insurance plan if the plan is not fully insured and subject to New York State Insurance law.

Collection of Insurance and Social Security Numbers:

Under New York State Public Health Law (PHL):

- Your service coordinator must collect, and you must provide, information and documentation about your child's insurance coverage, including public and private insurance. This information includes: the type of insurance policy or health benefits plan, the name of the insurer or plan administrator, the policy or plan identification number, the type of coverage in the policy and any other information needed to bill your insurance. Your service coordinator will explain your rights and responsibilities, and the protections that the law provides for families. [PHL§2543(3); PHL§2559(3)(a)(i)]
- Your Early Intervention Official must collect, and you must provide, your social security number and your child's social security number. This information will be maintained in a secure and confidential manner. [PHL§2552(2)]

Insurance Policies Regulated by New York State:

The following protections are ensured under New York State Public Health Law (PHL) and New York State Insurance Law (SIL) for insurance plans that are regulated by New York State, when public and private insurance is used to pay for early intervention services.

1. **The early intervention services your child needs will be provided at no cost to your family.** You cannot be asked to pay any out-of-pocket costs, such as deductibles or co-payments, for any services your child and family receive in the Early Intervention Program. The Early Intervention Official will arrange for payment of all co-payments and deductibles. [PHL§2557(1); PHL§2559(3)(b)]
2. **Insurers are prohibited from charging any benefits paid for early intervention services against any maximum annual or lifetime policy limits ("caps").** This means that any payment made by your insurance company for early intervention services will not decrease your family's total insurance coverage. [PHL§2559(3)(c); SIL§3235-a(b)]
3. **Insurers are prohibited from charging any early intervention services paid against visit limits in your policy.** This means that early Intervention visits reimbursed by the insurer cannot reduce the number of visits otherwise available to your child and family for health care. [SIL§3235-a(b)]
4. **The early intervention services available to your child and family will not be limited to what is covered by your insurance.** Your Early Intervention Official has to make sure that appropriate early intervention services are provided to your child, even if your insurance does not cover these services or if you have no insurance. [PHL§2552(1)]
5. **Your health insurance company cannot discontinue or fail to renew** your insurance coverage solely because your child is receiving services through the Early Intervention Program. [SIL§3235-a(d)]
6. **Your health insurance company cannot increase your health insurance premiums** solely because your child and family are receiving services through the Early Intervention Program.
7. **Your child's eligibility for home and community-based waiver programs will not be affected** by use of public health insurance (i.e., Medicaid) to pay for early intervention services. Receiving early intervention services does not preclude participation in home and community-based waiver programs.
8. **Early intervention services in your IFSP must still be provided even if you do not have private or public insurance coverage.** You cannot be required to obtain health insurance coverage as a condition of participating in the Early Intervention Program, although your service coordinator can assist you with referral and application for public benefits if you choose. [PHL§2552(1); PHL§2559(1)]
9. **If your private insurance is not regulated by New York State** (such as if your employer is self-insured) and the use of private insurance would result in any cost to your family (including loss of benefits), your insurance plan will **not** be billed unless you give informed written consent. [PHL§2559(3)(a)]