



WRITTEN NOTICE RELATED TO PRIVATE INSURANCE AND MEDICAID

A. GENERAL: This is written notice to you of Florida's Early Steps financial policies that may impact the use of your private insurance and/or public insurance/Medicaid.

1. Fees will not be charged to you for service coordination, child find referral services, evaluations and assessments, Individualized Family Service Plan (IFSP) development, and implementation of procedural safeguards (Family Rights).
2. Early intervention services authorized on the IFSP will be provided at no cost to you, including any co-payments or deductibles related to these services.
3. Regardless of whether or not consent is provided for the use of insurance, you and/or your child will still receive the Early Steps services on the IFSP for which you have provided consent.

B. FOR PRIVATE INSURANCE:

1. Consent must be provided in order for Early Steps to bill private insurance to pay for your child's early intervention services. Your signature on the Informed Consent for Use of Private Insurance form is required before using the insurance when:
 - a. The Early Steps provider seeks to use the your child's private insurance or benefits to pay for the *initial* provision of any early intervention service in the IFSP; and again if
 - b. There is an *increase* (in frequency, length, duration, or intensity) in the provision of services on your child's IFSP.
2. You must be provided a written copy of this document, including the Early Steps System of Payments policies, before providing or declining your consent for the use of private insurance to pay for an early intervention service.
3. You have the right to withdraw your consent for use of your child's private insurance at any time.

C. FOR MEDICAID:

1. If your child is not already signed up or enrolled in Medicaid, then he/she is not required to be in order to receive Early Steps services.
2. Whether your child is already enrolled in Medicaid upon referral to Early Steps or enrolls after referral, the Florida Agency for Healthcare Administration has given the Florida Department of Health, Early Steps and Medicaid providers authority via the Florida Medicaid Provider General Handbook and the Florida Medicaid Early Intervention Services Coverage and Limitations Handbook to exchange information necessary for you to receive services. Therefore, any Medicaid consent requirements in the Individuals with Disabilities Education Act (IDEA), Part C are met and no additional authorization is needed from you. This includes consent whenever use of Medicaid would:
 - 1) Decrease available lifetime coverage or any other insured benefit for the child or parent, or
 - 2) Result in the child's parents paying for services that would otherwise be covered by public benefits or insurance, or
 - 3) Result in any increase in premiums or cancellation of public benefits or insurance for the child or parent, or
 - 4) Risk the loss of eligibility for the child or the child's parents for home and community-based waivers based on total health-related cost.
3. Consent to disclose personally identifiable information to Medicaid for billing purposes is provided as a condition of Medicaid enrollment, so no additional consent is needed through Early Steps.
4. You have the right to withdraw your consent at any time to allow Early Steps to bill Medicaid by disenrolling from Medicaid.
5. If you and/or your child are also covered by private insurance, Medicaid requires the use of your private insurance as primary.
6. If insurance is billed, the insurance company might send the Explanation of Benefits and payment to you rather than directly to the provider. If this happens, and you receive payment, these checks and paperwork **must** be turned over to the Local Early Steps Office for payment.

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D. FLORIDA EARLY STEPS SYSTEM OF PAYMENTS POLICIES

EARLY STEPS POLICY HANDBOOK SECTION 1.5.0	REFERENCE/RELATED DOCUMENTS
1.5.1 The Early Steps system of payments does not include any sliding or cost participation fees but includes the use of public and private insurance, as outlined in section Policy Handbook 1.6.0.	IDEA §632(4)(B) 34 CFR 303.520 34 CFR 303.521(a)
1.5.2 The Early Steps system will ensure that: A. Parents are not charged any out-of-pocket costs for any Part C services. B. Fees will not be charged for the services that a child is otherwise entitled to receive at no cost to the parents. C. The inability of the parents to pay for services will not result in the delay or denial of services to the child or the child's family. D. All Part C services on the IFSP are available to the child and family whether or not consent to use insurance or Medicaid is required or provided.	34 CFR §303.520(b)(1)(2)(3)(4) 34 CFR 303.520(c) 34 CFR 303.521(a)(4)(i) and (ii) 34 CFR 303.520(a)(3)(iii)
1.5.3 No services that a child is entitled to receive are delayed or denied because of disputes between agencies regarding financial or other responsibilities.	Operations Guide 1.5.3 34 CFR §303.511(d)
1.5.4 The LES will not charge fees to parents for the following services and supports: A. Implementation of the child find requirements; B. Evaluation and assessment; C. Service coordination; nor D. Administrative and coordinative activities related to: 1. The development, review and evaluation of IFSPs; 2. The implementation of procedural safeguards and the other components of the statewide system of early intervention services. E. Early intervention services authorized on the IFSP, including any co-payments or deductibles related to these services.	IDEA §632(4)(B) 34 CFR 303.521(b) 34 CFR 303.521(a)
1.5.5 Local Early Steps must ensure that parents are not responsible for any co-payments or deductibles for Part C services authorized on the IFSP.	Operations Guide 1.5.5 IDEA §632(4)(B) 34 CFR 303.500(b) and 303.521(a)
1.5.6 Parents will be responsible for the cost of any premiums or any other potential long-term costs, such as the loss of benefits, because of annual or lifetime health insurance coverage caps under the insurance policy.	34 CFR 303.520(b)(1)(ii) 34 CFR 303.520(b)(1)(iii) 34 CFR 303.521(a)(6)
1.5.7 When a family has both private insurance and Medicaid, state Medicaid regulations require the use of private insurance as the primary insurance.	34 CFR 303.520(a)(3)(iv)
1.5.8 Families have the right to contest a fee via dispute options outlined in the Summary of Family Rights, which includes (1) Participation in Mediation, (2) Requesting a due process hearing, or (3) filing a state complaint. Families will be informed of these rights in their copy of Early Steps System of Payment Policies.	Policy Handbook 8.1.1 34 CFR 303.521(e)(1) 34 CFR 303.521(e)(2)
1.5.9 Proceeds or funds from public insurance (e.g., Medicaid reimbursements attributable directly to federal funds) or private insurance will not be treated as program income.	34 CFR §80.25 34 CFR §303.225 34 CFR §303.520(d)