

ARIZONA DEPARTMENT OF ECONOMIC SECURITY

Arizona Early Intervention Program



**A Family's Guide to Funding
Early Intervention Services in Arizona**

System of Payments Overview

In Arizona, early intervention services are provided at no cost to families. The Arizona Early Intervention Program (AzEIP) uses multiple funding sources, including private health insurance, Medicaid/ Arizona Health Care Cost Containment System (AHCCCS), and state and federal funds, to pay for your child's Individuals with Disabilities Education Act (IDEA), Part C services. Using all possible funding sources helps maximize AzEIP's resources to ensure the program is available for all infants and toddlers and their families at no charge.

AzEIP is required by IDEA, Part C to inform parents of the no-cost protections regarding the system of payments for early intervention services in Arizona. This brochure is designed to summarize and explain the AzEIP System of Payments. The AzEIP System of Payments policy is found within Chapter 5, Financial Matters, of the AzEIP Policy Manual. A copy of the System of Payments can also be obtained from your service coordinator or by following this link ([AzEIP System of Payments](#)).

General Information About Health Insurance

While there are no family fees for services provided through AzEIP, the State must ensure all potential funding sources, including private and/or public health insurance, are used to pay for early intervention services, prior to using State or Federal funds. Your service coordinator will regularly discuss available funding sources, including any health insurance your child may have.

Your child's early intervention records are protected by the Family Educational Rights Privacy Act (FERPA). Fiscal information is not considered part of your child's early intervention (educational) records, however, your provider agency may still need to share some of your early intervention records with your health plan. Your written consent is required for the provider agency to:

- Bill your private and/or public health insurance to pay for services, including:
 - Evaluation (as long as there is no cost to you)
 - Early intervention services on your child's IFSP that health insurance may cover
- Share your records and personally identifiable information (such as your name and address) with your child's insurance company

Each time your consent is obtained, your service coordinator will offer you a Child and Family Rights brochure which explains your parental right to mediation, due process hearing, and Arizona's complaint process.

Your consent is valid for one year (12 months) from the consent date or until you sign a new consent form, whichever happens first. At any time, you have the right to consent, decline, or withdraw your consent to use your child's health insurance. This decision will not affect your child and family's early intervention services. Early intervention services will not be denied or delayed if you decline to consent to:

- Use your child's private and/or public health insurance
- Share personally identifiable information for billing purposes.

If you consent to use your child's health insurance, there will be no cost to you other than your existing insurance premium, if applicable. You will not be required to pay a copay or deductible for your child's early intervention services. If you have questions or concerns about copays or deductibles, please contact your insurance company.



Private Health Insurance

Private health insurance refers to healthcare coverage purchased by an employer or by an individual from a private insurance company. Examples include employer provided group coverage, personal health insurance plans, High Deductible Health Plans (HDHP), and health plans obtained through the Affordable Care Act state or federal exchanges.

- You are responsible for your existing insurance premiums and long-term costs such as the loss of benefits because of annual or lifetime health insurance coverage caps.
- AzEIP (including their employees, contractors, and subcontractors) will not collect copays or deductibles for any early intervention services.



- If you receive an Explanation of Benefits (EOB) or Notice of Action (NOA), you have a responsibility to share a copy with your early intervention provider agency, if requested.
- If you receive payment(s) from your child's health insurance company for your early intervention service provider, you have the responsibility to turn over the payment to your early intervention provider agency.
- If your AzEIP services are denied by your child's health insurance company for any reason, you will not be responsible for these charges and the early intervention services your child is receiving will not be affected. AzEIP will reimburse your early intervention provider agency using other funding sources.
- If your child's health insurance company denies a claim because you have

not yet met your deductible, the insurance company may apply the amount billed to your yearly deductible, even though AzEIP is using another funding source for the service. This could help reduce or satisfy your deductible requirements and reduce your out of pocket costs for other medical expenses.

- If you have private health insurance, your service coordinator may need to obtain an updated consent from you when there is a change in services on your IFSP.
- For specific information about your child's health insurance coverage, contact the insurance company through their website or the customer service number on your child's insurance card.

High Deductible Health Plans (HDHP) are private health insurance plans that may be offered with a Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA).

- An HSA, Health Savings Account, is a medical savings account owned and controlled by you as the policy owner allowing you to determine how these funds are spent or saved.

- An HRA, Health Reimbursement Arrangement, consists of funds set aside by employers to reimburse employees for qualified medical expenses, just as a health insurance plan will reimburse covered individuals for the cost of services incurred.
- You will be asked to provide consent to your HSA or HRA separately from your High Deductible Health Plan (HDHP).
 - Sometimes these accounts are automatically accessed by your health plan to cover your deductible.
 - Due to possible tax implications, funds paid from your HSA or HRA, may not be refundable to you.
 - To gain a thorough understanding of your HSA or HRA, you may wish to contact your insurance carrier, talk to your benefits department, or speak to an accountant as there may be tax related issues with this type of coverage.
 - For general questions about an HSA or HRA, contact the Internal Revenue Services (IRS) assistance line at 1-800-829-1040 or [IRS Publication 969](#).

Public Health Insurance

Public health insurance refers to the healthcare coverage provided by Arizona's Medicaid agency, AHCCCS. Examples of public health insurance in Arizona include AHCCCS health insurance, KidsCare: Arizona Children's Health Insurance Program (CHIP), the Arizona Long Term Care System (ALTCS), and the Mercy Care Department of Child Safety Comprehensive Health Plan (DCS CHP).

- You are not required to enroll in public benefits or public health insurance (e.g. AHCCCS) in order to receive early intervention services.
- Individual AHCCCS health plans may have their own unique policies. Please check with your child's health plan for more information.
- When you consent to use your public health insurance, we are able to share information with AHCCCS and your AHCCCS health plan that supports our ability to fund services at an appropriate rate.

What if I have both public health insurance (e.g. AHCCCS) and private health insurance?

- If you have both public health insurance and private health insurance, your consent is needed for each individual insurance.
- If you consent to the use of both private and public health insurance, your AzEIP provider is required to bill your private health insurance prior to utilizing your public health insurance.
- If you provide consent to use your child's public health insurance, but not private health insurance, the public health insurance may deny payment due to failure to bill private health insurance, eliminating both as possible funding sources.

No Health Insurance or Underinsured

- If your child does not have health insurance or is underinsured, your early intervention services will be covered using other funding sources.
- If interested, your service coordinator will be able to provide you with information about how to obtain health insurance.

State and Federal Funding Sources

Depending on your child's specific diagnosis and/or developmental needs, the following state and federal funding sources may be available to cover the cost of early intervention services:

- Arizona Schools for the Deaf and the Blind (ASDB)
- Division of Developmental Disabilities (DDD)
- Arizona Long Term Care System (ALTCS)

If your child is found eligible for any/all of these programs, you may also have access to additional support beyond your child's IDEA Part C IFSP services.

To apply, be determined, and remain eligible for DDD and/or ALTCS, ongoing consent to the use of your child's private and/



or public health insurance is required by law. The use of an HSA is not required, however if you decline or withdraw your consent to use your child's health insurance (including HDHP and HRA), you will no longer be able to participate in DDD and/or ALTCS. You will continue to remain enrolled and receive services through AzEIP using other funding sources.

Your service coordinator will assist you with applying for DDD and/or ALTCS if you have consented to use your child's health insurance.

Resources

IDEA, Part C Federal Regulations

<https://www.govinfo.gov/content/pkg/FR-2011-09-28/pdf/2011-22783.pdf>

AZEIP Policy Manual
[AzEIP Team-Based Early Intervention Services \(TBEIS\) Policy Manual](#)

A Parent's Guide to FERPA

https://studentprivacy.ed.gov/sites/default/files/resource_document/file/A%20parent%20guide%20to%20ferpa_508.pdf

Child and Family Rights Brochure

<https://des.az.gov/file/3680/download>

AzEIP Consent to Bill Insurance Video

<https://vimeo.com/219688067/746142d28c>



Arizona Schools for the Deaf and the Blind (ASDB)

<https://asdb.az.gov/>

Division of Developmental Disabilities (DDD)

<https://des.az.gov/services/disabilities/developmental-disabilities>

Arizona Long Term Care System (ALTCS)

<https://www.azahcccs.gov/Members/GetCovered/Categories/nursinghome.html>

Raising Special Kids

www.raisingpecialkids.org

Contact Us

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