



## July 2013 System of Payment and Fees (SOPAF) Policy Frequently Asked Questions (FAQs)

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**Q: What happens if a family is delinquent more than 90 days in paying for services?**

A: According to SOPAF Policy 14.B.9(i), Families, who are 90 days delinquent in paying their monthly fee, will have the services for their child, subject to Family Cost Participation (FCP) suspended until an acceptable payment plan is developed. This will occur after written notification has been given to the family, Family Resources Coordinator, and service provider(s).

**Q: What happens if an agency and the family can't come to an agreement on a payment plan due to the delinquent payment of co-pays, co-insurance, deductibles or fee subject to Family Cost Participation? Is mediation an option?**

A: Yes. However, based upon extensive stakeholder input, the serving agency should have substantial leeway in developing a mutually acceptable payment plan greatly minimizing the need for formal mediation.

**Q: How will agencies calculate the cost of services to ensure that families are not charged more than the actual cost of services?**

When parents are required to pay a monthly fee for services subject to Family Cost Participation, providers must complete the [Monthly Fee Worksheet](#) that establishes a local hourly cost for service, identifies the planned service hours per month, and then applies the public funding that supports the planned service hours.

- **If the family has provided income and expense information, and the cost of service exceeds the public funds received to pay for the planned service, **the family will be placed on the Monthly Fee Schedule based on family size and adjusted annual income.** (The monthly fee must be paid regardless of the planned services received each month.)**
- **If the family has NOT provided income and expense information, and has been placed on the monthly fee schedule at the highest level, and the cost of service exceeds the public funds received to pay for the planned service, **the family will pay the difference each month.** (The monthly fee must be paid regardless of the planned services received each month.)**

**Q: Won't all families decline the use of their private insurance?**

A: No. The FRC must be able to use the parent materials to help explain why families are expected to contribute to their child's early intervention program because there is not enough public funding to pay for all of the services a child needs and to maintain ESITs broad eligibility criteria. Most families use their public and private insurance to pay for early intervention services in Washington. Provide families a copy of *Why You Need to Access Your Private Insurance*.

**Q: Are LLAs expected to be knowledgeable about every insurance plan?**

A: No, the LLA can help empower families to navigate their individual insurance plan and assist them in exploring their insurance benefits. For children with moderate or significant needs, the family will need to access their insurance for many years to come. Provide families a copy of *Understanding Your Medical Insurance*. This is a great tool developed by families, for families, to help them with the process.

**Q: How will the Affordable Health Care Act impact the SOPAF policy?**

A: ESIT anticipates that more families will have access to health insurance to assist in paying for early intervention services. The Health Care Authority continues to develop the Health Benefit Exchange. The Exchange is creating Washington Healthplanfinder – an easily accessible, online marketplace for individuals, families and small businesses in Washington State to compare and enroll in quality health insurance plans and access important cost savings. Open enrollment starts October 1, 2013. More information is available at: <http://www.wahbexchange.org>.

**Q: If a family has private insurance and gives permission to bill, but there is no coverage of a certain service or provider, what happens?**

A: The Family Cost Participation requirement will have been met.

**Q: Whose responsibility is it to complete the Income and Expense Verification form?**

A: The family is responsible for completing the Income and Expense Verification form A through D as appropriate. Section E will be completed by the FRC or providing agency staff.

**Q: Can FRCs share medical records and financial records with the rest of the early intervention team if the family has signed the consent form?**

A: Yes, this practice is consistent with both HIPAA and FERPA.

**Q: If families don't have insurance, how can they meet the Family Cost Participation requirement?**

A: According to the *ESIT Family Cost Participation (FCP) Decision Process* chart, families without insurance will be charged a monthly fee based on family size and adjusted income if they receive services that are subject to Family Cost Participation.

**Q: Why should I enroll in early intervention and possibly pay a fee if I can use insurance to get my child's therapies myself?**

A: EI offers many services to families that are usually not available from private therapists. These include a family resources coordinator, comprehensive functional evaluation and assessment, an individualized plan based on the family's priorities, services in the home or community setting the family regularly uses, education about their child, their rights and community resources, transition to pre-school and assistance if unable to pay.

**Q: If the parent is late in providing consent to use insurance and/or in providing the necessary paperwork to determine ability/inability to pay, does that constitute a "Late/Exceptional Family Circumstance" reason for going over 45 days in developing the initial IFSP?**

A: No you cannot use Late/Exceptional Family Circumstance as a reason for going over the 45 days in developing the initial IFSP. Please make every effort to assist the family in completing the needed paperwork in a timely manner. You may not delay the IFSP due to SOPAF paperwork not being completed. This is because these services must be provided at public expense. The policy states,

The following functions and services must be provided at public expense by ESIT providers and for which families may not incur any costs:

- (1) Implementing the child find requirements in Child Find 34 CFR §§303.301 through 303.303.
- (2) Evaluation and assessment, in accordance with 34 CFR §303.320, and the functions related to evaluation and assessment in 34 CFR §303.13(b).
- (3) Service coordination services (Family Resources Coordination), as defined in 34 CFR §§303.13(b)(11) and 303.33.
- (4) Administrative and coordinative activities related to
  - (i) The development, review, and evaluation of IFSPs and interim IFSPs, in accordance with 34 CFR §§303.342 through 303.345; and
  - (ii) Implementation of the procedural safeguards in 34 CFR §§303.400 through 303.511 and the other components of the statewide system of early intervention services in 34 CFR §§303.300 through 303.346.

Under this condition, you may need to identify only those services on the IFSP that are not subject to Family Cost Participation (FCP), (such as Special Education, Social Work, Nursing) and then add in the services subject to FCP once the SOPAF paperwork is complete. It is acceptable for another team member to provide service to the family until others can be added. Family Resources Coordination however is NOT a stand-alone service and so should not be the only service on an IFSP. The FRC may deliver a service for which they are qualified in another discipline.