

## Provider Notice

**To:** IBHS Providers  
**From:** Dan Eisenhauer, Director of Operations  
**Date:** May 20, 2021  
**Subject:** IBHS 21 103 IBHS TPL / EOB Clarifications

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**Background:** Coverage for autism services have changed since PA implemented Act 62 in July of 2008. Previous Act 62 TPL rules for PerformCare included exemptions for certain federal and out of state plans as well as self-funded plans. However those TPL exemptions are no longer applicable in all cases. The conversion to IBHS and the use of ABA codes for Members with or without a diagnosis of autism requires coordination of benefits and billing primary insurance plans since many commercial insurance plans cover ABA services. Medicaid remains the payer of last resort for these services and requires coordination of benefits. PerformCare is in the process of clarifying TPL non covered service documentation requirements and updating our ACT 62 materials on our website, including our Provider Manual, but providers should use these TPL EOB requirements effective immediately.

- 1) **ACT 62 and ABA Denial Letters and Explanation of Benefits:** Providers must submit one denial or non-covered letter per CPT code billed per calendar year. The same EOB or non-covered letter can be used for multiple CPT codes if applicable. The claim with EOB can be submitted via paper submission and mailed to:

**PerformCare of Pennsylvania**  
HealthChoices  
P.O. Box 7308  
London, KY 40742

Claims can also be submitted electronically with the appropriate denial explanation code. After the denial is submitted and on file, providers can submit directly to PerformCare as primary for the remainder of the calendar year.

- 2) TriCare covers autism services, so exemptions for ACT 62 are not applicable to TriCare. Providers should attempt to become credentialed by Tricare if serving Members with TriCare as primary insurance. <https://tricare.mil/CoveredServices/IsItCovered/AutismSpectrumDisorder/tricare.mil>

- 3) Insurance plans in all 50 state offer coverage for autism services. While there are variations and limitations to that coverage, a blanket exemption for out of state plans for Members with a diagnosis of autism as originally permitted under ACT 62 implementation is no longer applicable and TPL coordination of benefits with primary payers must be explored even for out of state plans.

<https://www.disabilitycoop.com/2019/10/01/autism-insurance-coverage-now-required-50-states/27223/> [disabilitycoop.com]

<https://www.ncsl.org/research/health/autism-and-insurance-coverage-state-laws.aspx> [ncsl.org]

- 4) Self-funded insurance plans in PA continue to be exempt from ACT 62, but may pay for ABA services <https://www.autismspeaks.org/self-funded-health-benefit-plans> [autismspeaks.org] 45% of companies with more than 500 employees include coverage for Applied Behavior Analysis (ABA) or other intensive behavioral therapies according to the Mercer National Survey of Employer-Sponsored Health Plans. Most companies of this size provide self-funded plans.
- 5) Providers billing any IBHS codes for a Member with a diagnosis of autism that may be subject to ACT 62 requirements and/or providers billing any ABA codes regardless of diagnosis must coordinate benefits with a Member's primary insurance plan, including attempting to come in network with the insurance plan. As services have transitioned from BHRS to IBHS, providers should be working to ensure that they are credentialed with each member's primary insurance plan and working with families to develop a transition plan for any situations where they are unable to become credentialed. However PerformCare expects that there will be no sudden interruptions in service and should notify the clinical care manager in cases where a plan needs to be developed for a family to transition to a new provider covered by the primary plan.
- 6) Members with private insurance being newly referred to a provider for ABA services should be directed to an in plan provider with that private insurance for the service if ABA is a covered service.

If you have any questions relating to this Provider Memo, please contact your assigned Account Executive for further information.

cc: Lisa Hanzel, PerformCare  
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PerformCare Account Executives