

Paying For Your Child's Early Intervention Services

Early Intervention services are provided to eligible children from birth to age three. Some services are provided at no cost to your family, while others may be charged to your health insurance. Your insurance may cover some or all of the cost of the services.

If your child is eligible for early intervention, they cannot be denied services if you cannot afford to pay for them.

Who pays for early intervention services?

Services are paid for through a combination of family insurance (both commercial and public), federal grant funds, and state funds.



Services Available at No Cost to Your Family

The Individuals with Disabilities Education Act (IDEA) federal funding ensures the following services are available at no cost to your family:

- **Developmental screening** to see if your child may need early intervention services.
- **A multidisciplinary evaluation** and ongoing developmental assessment to see what services may help meet your child and family's needs.
- **An Individualized Family Service Plan**, known as your One Plan, which describes the services your family agreed to receive.
- **Service Coordination** to support your child and family throughout your Early Intervention services and transition.

Services Charged to Commercial or Public Insurance

Your Children's Integrated Services Service Coordinator will review with you, which services on your One Plan may be charged to your health insurance. They can help you sign up for public health insurance if needed. There is a cost for the therapies included in your One Plan, which could result in co-pays, deductible charges, or charges to your Health Savings Account. Your insurance will be charged for:

- Speech Therapy
- Oral Motor Therapy
- Physical Therapy
- Occupational Therapy
- Vision Screening
- Hearing Screening

There may be other services recommended for your child. Talk to your Service Coordinator to be sure you understand how these services are paid for. If you have questions about your insurance coverage, you should reach out to your insurance carrier. The back of this document describes how these services are billed.

Your Rights for Paying for Services

Early Intervention services cannot be provided or billed to your health insurance without your written consent. You have the following rights related to paying for the early intervention services on your One Plan:

- Decline the use of your insurance to pay for one or more services included in your One Plan if this may result in financial difficulty for your family.
- Receive early intervention services without delay regardless of your ability to pay.
- Request financial assistance to help you pay for early intervention services.

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How are my child's early intervention services billed?

If you have insurance

1. We will ask for your consent to bill your insurance and have you sign a document giving that consent.
2. You will be responsible for any copays and deductibles.
3. We will ask for your consent any time a new service is added to your One Plan or a current service is changed, and we will have you sign a document giving that consent.
4. If you need to change your insurance consent at any time, for any reason, your Service Coordinator can provide you with an updated insurance consent form to complete.

If you do not have insurance or cannot afford the copays or deductibles

1. Ask your Service Coordinator to help you apply for public health insurance (Medicaid) as your primary or secondary insurance to help you pay for your child's medical costs, including early intervention services; or
2. Ask your Service Coordinator to help you submit a request to the Child Development Division for early intervention financial assistance. Once you're approved for financial assistance, your service provider will bill the Child Development Division directly for any copays or deductibles; and then
3. If you receive a bill in error, give it to your Service Coordinator right away, and they will remind your service provider to submit the bill directly to the Child Development Division.

Concerns or Complaints

The Department for Children and Families, Child Development Division oversees the delivery of Children Integrated Services. Early intervention services are one of the four service areas that makeup Children's Integrated Services. Please contact the Children's Integrated Services Unit at 1-800-649-2642 or ahs.dcfddcis@vermont.gov if:

- You feel you were charged for services in error.
- You brought the issue to your Service Coordinator's attention, and you are not satisfied with your Service Coordinator's response.

For More Information

- Additional family resources related to the Individuals with Disabilities Act or supporting children with disabilities can be found at <https://www.parentcenterhub.org/>.
- To view the federal regulation on Early Intervention Program for Infants and Toddlers with Disabilities, please visit <https://www.ecfr.gov/current/title-34/subtitle-B/chapter-III/part-303>.
- For more information about the Vermont CIS and Early Intervention policies, please visit https://dcf.vermont.gov/child-development/cis/IDEA_part_C.
- You can find contact information for your local early intervention office at <https://dcf.vermont.gov/partners/ei>.