



## Benefits of appealing

Sometimes families receive a denial, but choose not to appeal. There are several reasons for this. They may feel overwhelmed by the process, feel appealing is futile, or they may not see the potential benefits of treatment. However, for all the reasons not to, there are many reasons to appeal. We know that access to appropriate intervention services significantly improves function of children and adults with ASD. For this reason, WAAA works hard to remove barriers to treatment, such as insurance exclusions and unreasonable caps. WAAA advocates bring specialized training and experience to autism insurance navigation and appeals. Having a professional help can be the difference from a therapy being covered or not.

### WAAA pro bono insurance advocates will help from start to finish

1. WAAA's trained insurance advocates help members through the entire appeals process, including reviewing documents, ensuring that everything is in order to make a convincing appeal, and with the family's consent, writing and submitting appeals on their behalf. WAAA has one of three statewide attorneys with expert knowledge of Washington State Mental Health Parity Act and how it applies to autism insurance benefits.
2. If the first and second level of appeals are not successful, WAAA will continue to help members access medically necessary treatments, and will refer them to an outside law firm as needed.

### Learning how to appeal a denial of benefits pays off

1. Learning how to appeal an insurance denial is a skill that can pay off over and over. It is an investment. Compare it to learning about an IEP and how to advocate for one's child at school. It takes time and commitment to learn, but once the parent becomes knowledgeable about the IEP process they can advocate for their child's educational needs throughout their school years.
2. Insurance can deny at any time. The parent might also change jobs, change insurance carrier, or their employer could change the plan benefits. All these circumstances can result in a child being denied medically necessary healthcare. Once the parent learns the process, appealing becomes easier, and they become better advocates.

### Appealing leads to real change

1. If the parent does not appeal a denial of benefits, it won't get better. The only way to remove the exclusions or caps on an insurance plan is to appeal.
2. A successful appeal can have widespread effects. The CDC estimates that 1 in 68 children are identified with ASD. When an appeal is successful for one family, it can potentially effect 1 in 68 children that are covered under that plan.
3. WAAA has been successful at removing exclusions and ensuring adequate autism coverage for large employers and insurance companies, including Boeing, the City of Seattle, T-Mobile, AT & T, Uniform Medical Plan (UMP), Medicaid, Premera, and Group Health. See [Stories of Hope](#) on WAAA website. WAAA's efforts have helped more than 12,000 Washington residents secure autism coverage for therapies that would otherwise cost a family \$25,000 to \$50,000 per year.