



A joint venture of Children's Hospital of Pittsburgh and the Department of Communication Science and Disorders at the University of Pittsburgh

Stuttering Center News

Special Report: Obtaining Coverage for Stuttering Treatment

Craig Coleman, M.A., CCC-SLP

In many settings, it has become increasingly difficult to obtain insurance coverage for stuttering treatment. This can be frustrating to both parents and speech-language pathologists (SLPs) who recognize the importance of quality treatment for children who stutter.

For many families, the lack of insurance coverage for stuttering treatment may mean that the child will not be able to receive any treatment services, as other options may not be available.

Due to the importance of this topic and its potential impact on the outcomes of children who stutter, this entire issue of the *Stuttering Center News* will be dedicated to providing information about obtaining reimbursement for stuttering treatment.

It is our sincere hope that this newsletter will start a discussion that will ultimately lead to greater success in obtaining insurance coverage for children who stutter.

This issue will provide a step-by-step plan for parents to help guide them through the process of attempting to ensure that their child's treatment is covered as fully as possible.

Step 1: Know Your Coverage.

For parents, the first step in ensuring that the costs of your child's treatment will be covered by insurance is to carefully review your insurance plan. Read through your coverage in detail *before* your initial evaluation so that you will have a better idea if the services recommended are covered under your specific plan.

Step 2: Writing the Report.

For clinicians, writing a detailed and accurate diagnostic report may help families obtain insurance coverage. The inclusion of data and test results is necessary. It is also helpful to describe *all* aspects of the child's stuttering disorder, not just the number of disfluencies that are produced. For example, many children experience educational or social effects of the disorder. They may also exhibit negative reactions to their stuttering that prevents them from being successful communicators. It is important to note *any* of these areas in the report. Using scales such as the Stuttering Center's ACES (Assessing the Child's Experience of Stuttering -- available at www.stutteringcenter.org/research.htm) can help you quantify these areas. Finally, it is important to make clear cut recommendations that have supporting evidence in the treatment plan. See our website for more information about treatment recommendations and goals at www.stutteringcenter.org/handouts.htm.

Step 3: Appeal the Denial.

For children who receive coverage for treatment after the initial evaluation, the process ends until further treatment sessions need to be authorized. In other cases, treatment may be denied, for many reasons. Despite the frustration you may feel if third-party payment is denied, remain as objective and informative as possible in your letter of appeal. Providing evidence that supports the need for your child's treatment in a concise manner will give you the best chance at having the denial overturned. It also will give you the opportunity to educate others about stuttering and may help other children who may be in need of therapy in the future.

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There are several important points to address in an appeal letter:

1. Stuttering is *not* an emotional or psychological disorder. In fact, some brain imaging studies have indicated that there are anatomical differences between people who stutter and people who do not stutter, especially in the speech and language areas of the brain.
2. There is a genetic component to stuttering, as it tends to run in families. Children with other family members who stutter are at a greater risk of continued stuttering.
3. Early intervention is critical for reducing stuttering, as the outcomes tend to be much better. The longer children stutter, the greater risk they run for developing negative reactions to their stuttering which may lead to educational or social deficits.
4. Stuttering is not a developmental disorder that all children “grow out of.” Children who have a number of risk factors for continued stuttering will likely need treatment in order to have a positive outcome.

In addition, parents should review the following websites for more information that can be used in an appeal letter:

- www.StutteringCenter.org (Stuttering Center of Western Pennsylvania)
- www.WeStutter.org (National Stuttering Association)
- www.stutteringhomepage.com (Stuttering Home Page)
- www.stutteringhelp.org (Stuttering Foundation of America)

Each of these websites has specific sections dedicated to obtaining insurance reimbursement for stuttering. Parents can also visit the American Speech-Language-Hearing Association at: www.asha.org/public/outreach.

Parents should be aware that they may need to follow an appeals process that includes several levels of appeal before a final denial is given. This process may differ with each insurance company.

Step 4: Contact Your Employer and Local Legislators

After the appeal process has been completed, some cases are still likely to be denied. In some cases, this denial will be based on lack of coverage for all speech and language services in your plan. In these cases, you may wish to contact your employer to determine the possibility that speech and language services can be included in your coverage during the next benefit year. It is important to remember that employers may only see speech and language benefits as a priority in their coverage if they receive enough feedback that their employees actually want this coverage in their plan.

In other denial cases, coverage may be denied even though your plan states that speech and language services are covered. Some plans may only cover speech and language disorders that are caused by a medical or neurological condition such as brain injury or stroke.

If you believe that your plan should cover your child’s stuttering treatment, or you feel that the plan is not clear in defining which services are covered, you should contact your insurance company to try to resolve these issues. If they cannot be resolved, you may wish to contact your state’s insurance commission and state legislators to file a formal complaint related to unclear language of the plan or refusal to deny services that the plan states are covered.

You can find information on state insurance commissions at www.naic.org. It is important to remember that you will need to file a **formal complaint form**, as all other forms of communication may be disregarded due to time constraints.

You can find contact information for your local and state legislators at www.capwiz.com/asha/home.

In order for action to be taken and better coverage to be provided, employers, insurance companies, and legislators need to be aware that our services are a

priority for the general population. Each time you help to educate any of these groups, or the general public, about stuttering, or any other speech and language disorder, you are helping others who may be in a similar situation in the future.

In order to help all families attempting to obtain insurance coverage for stuttering, we would like to begin compiling a list of effective strategies that people have used to obtain coverage. If you would like to send us your ideas, or appeal letters, we would appreciate it. You can send any ideas that you may have, or some proven strategies to craig.coleman@chp.edu

The Stuttering Center of Western PA, through Children’s Hospital of Pittsburgh, will continue to work closely with families on a local level to help them utilize resources for obtaining coverage for stuttering treatment. In addition, the Stuttering Center will be working closely with the National Stuttering Association, to help families on a national level.

Treatment for stuttering, as well as other speech and language disorders, can have an incredible impact on a child. It can help them open doors in their lives that might not be possible if they are not permitted to receive these services.

Parents, speech-language pathologists, and advocacy groups can have a tremendous impact on the policies that shape these services if we work together to achieve the same goal.

Coming Up: ASHA Annual Convention in Pennsylvania

The 2004 convention of the American Speech, Language, and Hearing Association will be held in Philadelphia, PA. The conference will run from November 18-20 at the Pennsylvania Convention Center. Please visit www.asha.org for more information, including registration information and a schedule of presentations.

Advocacy and the School-Based Clinician

Craig Coleman, M.A., CCC-SLP

Even though school-based clinicians may not have to rely as heavily on insurance coverage as SLPs in hospital or clinical settings, there is still a critical role for them to play in the advocacy effort. For example, school-based clinicians can have a tremendous impact on public education and awareness of stuttering. Here are some suggestions for how school-based clinicians can help advocate for stuttering treatment:

1. Have your own “Stuttering Awareness Week” during the school year. (Think about National Stuttering Awareness Week in May, a part of Better Hearing and Speech Month, or October 22, for International Stuttering Awareness Day). Work with teachers and other school staff to set up activities to educate both students and staff about stuttering.

2. Work with the children you see for stuttering treatment to come up with a handout that can be distributed to the public that helps explain fact and myths about stuttering. This will help educate others and also teach the child in treatment a lot about stuttering. (A sample can be found in the National Stuttering Association’s *Notes to Listeners* brochure, available for free at www.WeStutter.org.)

3. Work with your state and national speech and language associations to learn how to influence public policy that impacts coverage for speech and language treatment.

4. Partner with local support group chapters, such as the National Stuttering Association, to create events that can help the children you work with educate others about stuttering. An example is the Youth and Family Days held around the country. For more information, check out the NSA’s website or give us a call or email.

Upcoming Events

Stuttering Center staff will present several workshops around the country in the coming months. Workshop locations include:

- Carlisle, PA (9/2)
- Warwick, RI (9/30)
- Grand Rapids, MI (10/14)
- Detroit, MI (10/15)
- Dallas, TX (10/20)

For more information, see our website www.StutteringCenter.org or send an email to Craig Coleman at craig.coleman@chp.edu or J. Scott Yaruss at jsyaruss@csd.pitt.edu.

You can view handouts from previous presentations by J. Scott Yaruss and Craig Coleman at: www.stutteringcenter.org/Handouts.htm

If you would like information on scheduling an in-service presentation with either Scott Yaruss or Craig Coleman, just let us know!

Message From the Stuttering Center

Craig Coleman

J. Scott Yaruss



This edition of the *Stuttering Center News* focuses on obtaining insurance coverage for stuttering treatment. Because of the positive impact stuttering treatment can have, we must advocate strongly for insurance companies to offer these services in their benefit plans.

Please let us know if you have any comments or suggestions. You can also submit articles or ideas for future articles. We now have over 300 people who receive the *Stuttering Center News* and we look forward to more joining us soon!

5. Work with local experts in stuttering to determine the most appropriate course of treatment for a child and then help advocate for that treatment. For example, many children can benefit greatly from both individual treatment and group treatment for stuttering. Children may benefit from receiving the individual treatment in a clinical setting, while receiving the group treatment in the school setting with their peers. In all cases, school-based SLPs and clinic-based SLPs should work together to determine the best possible service delivery model, and then work together to advocate for that type of treatment in both the school and clinical settings if it is deemed appropriate.

If you have any other ideas on how school-based SLPs can influence advocacy efforts, please let us know!

Don't Forget to vote in the ASHA Elections!

From August 1st through September 10th, voting will be open for the ASHA Executive Board and Legislative Council. ASHA members will receive their ballots in the mail unless they opted for internet voting, which can be done at www.asha.org.

Craig Coleman, Co-Director of the Stuttering Center of Western PA, and editor of this newsletter, will be running for one of the ASHA Legislative Council seats in Pennsylvania. Please help support Mr. Coleman by remembering to vote and by letting your colleagues know that he is on the ballot. The following is a statement by Mr. Coleman about the upcoming election:

“We are faced with several important issues within the field that will be addressed in the coming years. My decision to run for the ASHA Legislative Council was based on my desire to help address these issues and to ensure that all speech-language pathologists in Pennsylvania have another voice to help address their needs and concerns.

As speech-language pathologists, we work hard to provide the highest quality of services possible. This is typically evident in the outcomes achieved by those we serve. Unfortunately, many people are not aware of the services we provide until they, or a member of their family, need a consultation with a speech-language pathologist. As a profession, we must continue to ensure that the public becomes more aware of the services we provide. This will help us in several ways:

- Increased public awareness is likely to lead to earlier intervention.
- Public awareness will help drive advocacy efforts to improve reimbursement for our services.
- Increased recognition will help recruit new professionals into both

the clinical and academic domains. In addition, increased recognition may help ensure that salary and caseloads are in line with other similar professions.

These areas (reimbursement, salary, shortage of doctoral students, and public education) are some of the major issues that we face today in our field.

We need to work hard to ensure that all professionals in our field have the incentive and resources to continue both their academic and clinical development. Making more demands on our professionals becomes cumbersome if they don't have the resources or incentives to reach these new demands.

As a new member of the National Insurance Advocacy Initiative, I am working with our colleagues to help children get services they need and help ensure that those services are administered by speech-language pathologists with the appropriate credentials.

If I am elected to the ASHA Legislative Council, I will work to ensure that our policies reflect the needs of our professionals and those we serve.”

*Please remember to vote in the ASHA elections and the general elections in November 2004. For the health care proposals of each candidate in the general election, visit the following websites:

George W. Bush:
www.georgewbush.com/HealthCare

John Kerry:
www.johnkerry.com/issues/healthcare

If you would like to ask us a specific question about advocacy, reimbursement, or the upcoming ASHA elections, please email Craig Coleman at craig.coleman@chp.edu

The Stuttering Center looks forward to future advocacy efforts to ensure proper services for all children.

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The Stuttering Center offers evaluation and treatment for children who stutter through Children's Hospital of Pittsburgh in Oakland and at our satellite offices in Bethel Park, Monroeville, and Wexford. Visit the Children's Hospital website at www.chp.edu for directions.

Find us on the Web!

www.stutteringcenter.org

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Send us your questions and comments!!

