



STATE OF TENNESSEE
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DIVISION OF SPECIAL EDUCATION
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TEIS POLICY MEMORANDUM #06-004

TO: TEIS Principal Investigators, TEIS Project Coordinators, and
TEIS Contract Coordinators

FROM: Jamie Thomas Kilpatrick, Director
Office of Early Childhood Programs, Division of Special Education

RE: **Parental Denial to Access Primary Payor Source (Private Insurance)**

DATE: January 12, 2007

All TEIS Districts: When families deny insurance: **insurance documentation is required.**

When assisting parents in completing the Informing and Consent document regarding payment for early intervention services, it is important to note the following:

Use of private insurance is not allowable if receiving this service would cause:

- discontinuation of coverage,
- reduce maximum lifetime benefit

Note: risk increase in premiums does not apply to group benefit coverage –this only applies to self employed.

Federal IDEA (Individuals with Disabilities Education Act, Part C) law only requires the following services to be provided at no cost to the family:

- Eligibility determination
- Service coordination
- IFSP development

What if a family does not allow access to their insurance?

TEIS Point of Entry Offices cannot compel all families to access their insurance, but annual documentation can be required.

What documentation will be accepted?

- Insurance communication on letterhead to family and /or
- Insurance benefits manual

Service Coordinators must review insurance access, **per service**, every 6 months with families that deny access. An updated form signed by the family will be required.

In order to maximize a family's understanding and cooperation with insurance access and to clarify that services are not "free", the following points should routinely be stated by Service Coordinators or the TEIS staff member who may have contact with the family:

- "Allowing TEIS access to your child's insurance will help expand services to more eligible families in Tennessee"

- “In most situations, using your child’s available insurance will not significantly affect your continued coverage, monthly premiums or lifetime “cap”

Performance Measures

Periodic audit of child records by the Project Coordinator and State Monitoring personnel will be made to ensure implementation of this policy. Incomplete documentation may place the TEIS District at risk for financial sanctions and/or potential recoupment of funds when costs were incurred beyond the required IDEA services of eligibility determination, service coordination, and IFSP development.