

## Sample Letter Regarding Habilitation & Rehabilitation Benefits

*Use this template to write to state legislators, Insurance Exchange Boards, and decision-makers for insurance plans. Provided by the American Speech-Language-Hearing Association.*

[Date]

Dear [Name]:

As a speech-language pathologist, I am writing to request that you take action to ensure that habilitation and rehabilitation services are included in insurance plans as essential health benefits. This request is in conjunction with the implementation of the Affordable Care Act (ACA).

The following definitions are provided by the National Association of Insurance Commissioners (NAIC) subgroup.

Rehabilitation services are defined as:

“health care services that help a person keep, get back or improve skills and functioning for daily living that have been lost or impaired because a person was sick, hurt or disabled. These services may include physical and occupational therapy, speech-language pathology and psychiatric rehabilitation services in a variety of inpatient and/or outpatient settings.”

Habilitation services are defined as:

“health care services that help a person keep, learn or improve skills and functioning for daily living. Examples include therapy for a child who isn’t walking or talking at the expected age. These services may include physical and occupation therapy, speech-language pathology and other services for people with disabilities in a variety of inpatient and/or outpatient settings.”

Because the Department of Health and Human Services (HHS) has decided to allow each state to choose from a set of plans to serve as the benchmark plan in that state, only those essential health benefits identified in the chosen plan will be deemed essential for all other plans in the state. Although insurance companies may provide some coverage for illness and accident-related speech-language problems, they may also limit access to rehabilitative and habilitative speech-language pathology services for other conditions even when found medically necessary. Beneficiaries who suffer from speech-language disorders resulting either from congenital anomalies (e.g., Down’s syndrome, cerebral palsy, autism) or from other conditions (e.g., stroke, head injury, Alzheimer’s, Parkinson’s) risk being denied therapy and/or forced to pay out-of-pocket for services to help them keep, learn, relearn, or improve communication and/or swallowing skills and functioning in daily living. By addressing habilitation and rehabilitation services, you will ensure high-quality, ongoing treatment and remove the uncertainty of care for both therapy providers and recipients.

In the absence of needed treatment, beneficiaries may suffer lifelong deficits, diminished quality of life, and may ultimately require more health care services than if the services were provided when identified. Your support will safeguard patients against being denied crucial coverage of much needed therapy services. Thank you for your time and consideration regarding this important matter. I urge you to share this information with your colleagues as well.

For questions or more information, please feel free to contact me by phone at (xxx)xxx-xxxx or by e-mail at XXXXXXXX@XXXXX.XXX.

Sincerely,

[Your Name]