



MEDICAID & AUTISTIC CHILDREN

State-by-State Guide



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Introduction

When you're raising an autistic child, the largest expense you shoulder is healthcare. You learn that "healthcare" isn't just doctor's visits and the occasional dramatic visit to the ER. It's therapy. Adaptive equipment. Communication devices. And more.

None of it's cheap, and if you don't have a good healthcare plan, a lot of it's not going to be covered.

Even if you do have a good healthcare plan, some benefits will *still* not be covered. In many states, the most comprehensive way to get your child the services and equipment they need is through Medicaid, and many states allow disabled children access to Medicaid **even if their parents' income exceeds eligibility limits**.

Want to find out how to shelter some of your savings from asset tests? Check out [ABLE accounts](#).

Medicaid Coverage Saves Everyone Money

Medicaid coverage keeps kids out of institutions. Until the 1980s, one of the only ways to get children with complex needs the services they required was through an institution. Whether a parent wanted to part with their child or not, they were often forced to.

This was also extremely expensive. Providing a child Medicaid benefits so they are able to live and thrive at home is far less costly than having them live in an intermediate care facility or nursing home.

Luckily, things have changed, but not all states are equal. Today we'll be looking at Medicaid coverage options for children with autism across all fifty states—and Washington, D.C.

Before we get started, there's some vocab I want to review.

State Plan

"State Plan" simply refers to the Medicaid coverage that anyone gets if they apply for benefits with their state. Eligibility is dependent on income limits—not disability or lack thereof.

ABA Therapy

ABA therapy, or Applied Behavioral Analysis therapy, is the most proven method for successful early intervention for children with autism. There's just one problem: it's insanely expensive.

Until recently, most insurers denied the evidence in favor of this therapy. Some still do because of its cost. But most states have enacted laws recognizing, and forcing insurers to recognize, it as an evidence-based therapy.

That doesn't mean all states provide coverage. There was a mandate issued by the Federal government in 2014 that arguably required its coverage under Medicaid, but some states have interpreted this mandate differently.

I want to take a minute here to acknowledge that not everyone is behind ABA—even within the autistic community. There are some autistic adults who are opposed to ABA therapy when it's practiced with extreme rigor. However, there is also a general acknowledgement that there are ethical and non-ethical ways to practice ABA from the autistic perspective. [You can get both sides of the argument here](#).

Level of Care

Required “level of care” indicates where a child would have been cared for prior to our culture’s shift towards keeping autistic children with their families. There are three levels commonly recognized in most states. In order from the least care needed to the most care needed:

- **Intermediate Care Facility**– Many parents may be surprised to learn that their child would have been institutionalized not so long ago. This level of care can, in some cases, be equivalent to the child who goes to outpatient therapy several times a week and has behavioral therapists in their home or community setting.
- **Nursing Home**– This level of care would require skilled nursing/medical care on a regular basis. Today, you may have a nurse come into your child’s home and/or school to help provide these services.
- **Hospital**– This level of care is required when you need more than a nurse. There may be monitoring of a condition or simply more advanced care needed on a regular basis.

In this guide, the lowest level of care required is listed. For example, if a state lists the required level of care as an intermediate facility, that will typically mean that those at a nursing home or hospital level of care are eligible, too.

Conversely, if the listed level of care is “nursing home,” those who are at an intermediate care facility level of care would not qualify for the listed program.

Waiver

A Medicaid waiver is simply a program that grants specific services to those who do not typically qualify for the State Plan. There are also waivers that provide services in addition to and including what’s available on the State Plan.

Wait List

You may notice that for most states, there is no reference to the wait list. This is done for two reasons.

1. Medicaid programs are in flux at the moment. A wait list—or even a waiver—could change suddenly. It’s information we don’t have the capacity to update continuously.
2. We want you to get in touch with the agencies that provide these waivers. Even if the wait list is too long for your child, state agencies may know of other programs or community organizations that could help in your unique situation.

State-by-State Guide

Please note that this guide is current as of April 22, 2018. Programs are subject to change. Be sure to check [Femme Frugality](#) in April of 2019 for an updated guide.

Alabama

Are autism services covered by State Plan Medicaid?

Alabama Medicaid currently covers both medical and psychological services for children diagnosed with autism. It does not currently cover ABA, but that will be changing soon.

Does coverage include ABA?

No. However, Medicaid may cover components of ABA Therapy as a part of medically necessary services performed by the appropriate healthcare professional.

In 2017, a new state law passed requiring Medicaid to cover ABA therapies for children up to age 18. This new law will go into effect in the 2019 fiscal year.

Is there a program that allows for coverage even if income exceeds eligibility limits?

While Alabama Medicaid does offer waivers, applicants must be SSI recipients in order to be eligible.

Speaking in general terms, if your child qualifies for SSI, they will typically qualify for Medicaid, anyways—independent of a waiver.

Children can potentially qualify for additional services under the Intellectual Disabilities Waiver, or the Living at Home Waiver. More information on coverage under these programs can be found [here](#).

Does level of care or IQ matter?

Yes. Your child must have an IQ of 69 or below. They must also require a minimum level of care which has traditionally been met in an intermediate care facility.

How can I apply for Medicaid in Alabama?

If you qualify for Medicaid coverage based on income, you can [apply here](#).

If you want to apply for a waiver, [contact the Division of Developmental Disabilities](#).

Alaska

Are autism services covered by State Plan Medicaid?

“Many children with autism receive therapy and other needed supports through our Medicaid program,” explains the Alaska Department of Health and Social Services. “We currently cover Intensive Active Treatment which may include ABA-like services, as well as other ancillary services such as Speech, Occupational and Behavioral Health Services.”

Does coverage include ABA?

“Through our 1915c waivers we currently cover ABA as Intensive Active Treatment services,” according to Alaska DHSS. “This is a broad category that allows for ancillary behavior and health services.”

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. Children can apply for Medicaid through [TEFRA](#), which is a federal regulation that allows children with disabilities to apply without counting their parents' income. Not all states take advantage of TEFRA, but Alaska does.

Alaska also offers the [Intellectual and Developmental Disabilities \(I/DD\) Waiver](#), for which autistic children may qualify.

Does level of care or IQ matter?

Yes. For the I/DD Waiver, your child must have had the disability before age 22, which is a nonissue both because autism doesn't have a late onset and because your child is not yet 22.

They must also have significant limitations in three of the following areas, and those limitations must be expected to last for life:

- self care
- receptive and expressive language
- learning
- mobility
- self-direction
- capacity for independent living
- economic self-sufficiency

For TEFRA, your child must require at least a level of care that has been traditionally met in an intermediate care facility.

How can I apply for Medicaid in Alaska?

You can [start the process for the State Plan here](#). For assistance with the waiver process, [contact your local waiver staff person](#).

Arizona

Are autism services covered by State Plan Medicaid?

“Yes,” says Heidi Capriotti of the Arizona Health Care Cost Containment System. “Physical and behavioral health services are covered under Medicaid.”

“In 2015, the Governor’s Office appointed an Autism Spectrum Disorder Advisory Committee to ensure that people with ASD received medically necessary services. On [this webpage](#) you can find a list of ASD Advisory committee members, meeting minutes, and the committee’s report of recommendations to the Governor, as well as all providers available under each of the three Regional Behavioral Health Authorities (RBHAs): Mercy Maricopa Integrated Care, Health Choice Integrated Care, and Cenpatico Integrated Care.”

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. Depending on your individual situation, individuals with autism may be eligible for the [Arizona Long-Term Care System](#) (ALTCS) where familial assets are not counted—the state looks only at the individual’s resources.

Does level of care or IQ matter?

Yes. To qualify for ALTCS, one of the requirements is needing a level of care that has traditionally been met by an intermediate care facility.

How can I apply for Medicaid in Arizona?

You can [apply online](#) or [print and mail this application](#).

Arkansas

The last time Arkansas DHS gave comment was 2017. However, according to the best of our research, all information remains accurate as the waiver program renewal applications were filed with the federal government in late 2017.

Are autism services covered by State Plan Medicaid?

Yes. They are available for children under age 21 when their primary care physician deems it is medically necessary.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes—[there are two](#). Autistic children can potentially qualify for the Arkansas Autism Partnership (AAP) or a TEFRA waiver. Under both, parental income is not counted.

“Parental income is utilized in some programs for the determination of a premium that is established on a sliding fee scale,” notes the Arkansas Department of Human Services. “Parental income, however, does not prevent financial eligibility.”

Does level of care or IQ matter?

Yes, level of care does matter. Your child must meet a level of care which has traditionally been met in an institution. Which level of institutional care that would be required depends on the waiver.

“In the situation with Autism Spectrum Disorders, this may mean that children who would have previously been diagnosed with Asperger’s Syndrome...are often not eligible for waiver services,” says the Department of Human Services. “If ABA therapy is deemed to be medically necessary, however, they could receive those services under EPSDT.”

EPSDT is the same program that enables medically-necessary coverage for autistic children (and children with other disabilities) under the State Plan.

How can I apply for Medicaid in Arkansas?

The department shares both ways to apply for coverage:

“To apply for services through the AAP, the family submits an application to:

Partners for Inclusive Communities
Attention: AAP
322 Main Street
Suite 501
Little Rock, AR
72201

The application is available on the Medicaid website or by emailing.”

[Here is the address to email your request for an application.](#)

“In order to apply for the services through EPSDT, the child’s Primary Care Physician must submit a DMS-693 Referral Form and required documentation to:

Arkansas Medicaid
Attention: Kiral Gunter
Division of Medical Services/Utilization Review Unit/ Slot S413
700 Main Street
Little Rock, AR 72203-1437 “

California

Are autism services covered by State Plan Medicaid?

“Yes,” says the California Department of Health Care Services (DHCS), “individuals diagnosed with autism are eligible to receive medically necessary Behavioral Health Treatment (BHT) services based upon the recommendation of a licensed physician, surgeon, or licensed psychologist under California’s Medicaid State Plan. “

California’s Department of Health Services has an [FAQ](#) sheet outlining their behavioral health treatment services.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes and no. When parents’ income is too high for the state plan, children with autism may qualify under the [Home and Community-Based Services Waiver for the Developmentally Disabled](#) if their disability could qualify them for an intermediate care facility.

However, in 2014 Medicaid started requiring states to cover behavioral health services under their state plans. When this happened, California pulled behavioral health services from their waiver program. This means that while your child may qualify for a waiver, the services they can access will not include any behavioral therapies.

The only way to get those therapies is if they qualify for Medicaid traditionally, under the parents’ income.

If you don't qualify for Medi-Cal—California's Medicaid program—based on your income, you may qualify for share of cost Medi-Cal.

“Share of cost is the monthly amount you are obligated to pay for health care services before Medi-Cal starts to pay,” explains DHCS. “The share of cost is a set amount based upon your monthly income and is determined at the time your eligibility is established for Medi-Cal.

“You only need to meet your share of cost in the months that you receive health care services, and you may use non-Medi-Cal-covered expenses to help meet your share of cost. After you meet your share of cost, Medi-Cal will pay for your care for the rest of that month.”

[Here's where you can get more information about share of cost Medi-Cal](#). Bear in mind that there is an [asset test](#) for this program.

The state of California has not released information about [ABLE accounts](#) pertaining to this asset test as of the time of writing, but this guidance is anticipated in the near future. When it's available, [you'll be able to find it here](#).

Does level of care or IQ matter?

To qualify for the waiver, your child must meet a necessary level of care that could warrant an intermediate care facility.

If your child qualifies for State Plan Medicaid, level of care will not matter.

How can I apply for Medicaid in California?

You can [apply for the State Plan here](#). If you are applying for a waiver, it is recommended that you get in touch directly with the [Department of Developmental Services](#).

Colorado

Are autism services covered by State Plan Medicaid?

“Yes. [Pediatric Behavioral benefits](#) are covered in Health First Colorado,” says Kim Tenure, Educator and Outreach Coordinator at [The Arc of Arapahoe and Douglas Counties](#). Health First Colorado is Colorado's Medicaid State Plan.

“These therapies are covered under Early, Periodic, Screening, Diagnosis and Treatment (EPSDT), and as a result they must be medically necessary. You do not need an autism diagnosis to access the benefit.”

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

“The [Children with Autism Waiver](#) only covered behavioral services as a waiver benefit, and since waivers cannot cover services that are available under regular/State Plan Medicaid, this waiver will no longer exist as of July 2018,” says Carol Meredith, the Executive Director of Tenure's organization.

“Families who are over-income for Medicaid, may be able to access these important services through the [Medicaid Buy-in program](#).”

She also relays that children may qualify for the [Children's Extensive Services \(CES\) Waiver](#), though the child must require intervention throughout the night and be a danger to themselves or others.

Does level of care or IQ matter?

To qualify for the CES Waiver, your child must require a level of care so significant that "almost constant line of sight supervision" is necessary. This requirement is what makes the CES Waiver so difficult to qualify for.

How can I apply for Medicaid in Colorado?

[Contact your Community Centered Board](#) or [apply here](#).

Connecticut

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes, Connecticut has an Autism Medicaid Waiver. The requirements for this waiver as provided by the Department of Social Services are:

- Legal residency in the state of Connecticut.
- Have a primary diagnosis of Autism Spectrum Disorder. An evaluation for ASD must include a standardized diagnostic instrument such as the Autistic Diagnostic and Observation Schedule (ADOS), Childhood Autism rating Scale (CARS) or Gilliam Autism Rating Scales (GARS). Evaluations that do not include standardized diagnostic instruments will not serve to qualify individuals for services from the DDS Division of Autism Spectrum Services.
- At least 3 years of age.
- A full scale IQ of 70 or higher. A diagnosis of intellectual ability must include tests such as the Wechsler or Stanford-Binet which assess intellectual/cognitive ability and generates IQ scores. Psychological testing must be current (within three years.)

For children ages 3-7 where a valid IQ cannot be determined, eligibility will be based upon a diagnosis of ASD and developmental delays.

- Medicaid Eligibility.
- Impairment prior to age 22 years.
- Impairment expected to continue indefinitely.
- Live either in their own home or their family home (individuals living in residential or school settings are not eligible for the autism waiver services).

If your child requires a level of care that has traditionally been met in an intermediate care facility, they may also qualify for the Katie Beckett program, which allows your child to get on the state Medicaid plan without counting parental income.

Does level of care or IQ matter?

Yes. To qualify for the Autism Medicaid Waiver, your child must have an IQ of 70 or higher. If they score lower, you will be referred to the state's Intellectual Disability programming.

To qualify for the Katie Beckett program, your child must require a level of care that has traditionally been met in an intermediate care facility.

How can I apply for Medicaid in Connecticut?

If you are income eligible, you can [apply for Connecticut's state plan here](#).

Otherwise, get in touch with:

Lisa Bonetti

Administrative Assistant

Department of Social Services

55 Farmington Ave.

Hartford, CT 06105

[Email](#)

Ph: 860-424-5865

Fax: 860-920-3170

Delaware

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. The [Children's Community Alternative Disability Program](#) does not include parental income for eligibility purposes. To qualify, you will have to apply for SSI benefits on behalf of your child. They will be denied because of your income, but it will affirm that your child has a qualifying disability.

Does level of care or IQ matter?

Yes. Your child must require a level of care that has traditionally been met in an intermediate care facility to qualify for the waiver.

How can I apply for Medicaid in Delaware?

[Apply for the State Plan here](#).

To start the process on the waiver, get in touch with your local [Long-Term Care Medicaid Program](#).

Florida

Are autism services covered by State Plan Medicaid?

Yes, Florida Medicaid covers services for the treatment of autism.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. The Developmental Disabilities Individual Budget Waiver—also known as the iBudget Waiver—covers children with specific developmental disabilities whose income level is at or below 300% of the Federal Poverty Level.

This waiver covers:

- Adult Dental Services
- Behavior Analysis Services
- Behavior Assistant Services
- Dietician Services
- Environment Accessibility Adaptations
- Life Skills Development
- Occupational Therapy
- Personal Emergency Response System
- Personal Supports
- Physical Therapy
- Private Duty Nursing
- Residential Habilitation Services
- Residential Nursing
- Respiratory Therapy
- Respite Care Services
- Skilled Nursing
- Specialized Medical Equipment and Supplies
- Specialized Medical Home Care Services

- Specialized Mental Health Counseling Services
- Speech Therapy
- Support Coordination Services
- Supported Living Coaching Services
- Transportation

Does level of care or IQ matter?

Yes. There are many ways to qualify, but autistic children specifically must either have an IQ of 69 or below OR have severe functional limitations in at least three of the below areas:

- Self care
- Understanding and use of language
- Learning
- Mobility
- Self direction
- Capacity for independent living

How can I apply for Medicaid in Florida?

For those that qualify for the state plan traditionally, you can [apply online](#) or call 1-866-762-2237.

If you want to explore the iBudget Waiver as an option, you can contact the Agency for Persons with Disabilities using the contact info below:

Agency for Persons with Disabilities

4030 Esplanade Way

Suite 380

Tallahassee, FL 32399-0950

1-866-273-2273

Georgia

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

In some cases, yes. According to the Georgia Department of Community Health, "ABA services are currently reviewed for coverage through an authorization process through our medical management vendor."

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. [TEFRA](#), also known as the Katie Beckett program, ignores parental income for Medicaid eligibility purposes.

Does level of care or IQ matter?

Yes. Your child must require a level of care that has traditionally been met in an intermediate care facility in order to qualify for TEFRA.

How can I apply for Medicaid in Georgia?

[Get application information via Right from the Start Medical Assistance Group.](#)

Hawaii

Are autism services covered by the State Medicaid Plan?

Yes.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

No. However, Hawaii's eligibility limits for Medicaid are 313% of the Federal Poverty Line (FPL).

Does level of care or IQ matter?

There are no such requirements to qualify for the State Medicaid Plan; if you're income eligible, your child will have coverage.

How can I apply for Medicaid in Hawaii?

You can [apply for the State Plan here](#).

Idaho

Are autism services covered by State Plan Medicaid?

Yes, services commonly prescribed to children with autism can be obtained through the state's waiver programs and a 1915(i) State Plan amendment.

Does coverage include ABA?

"Idaho Medicaid does not pay specifically for Applied Behavioral Analysis (ABA) Services," says the Idaho Department of Health and Welfare.

There is, however, a way to obtain these services should your child's medical team deem it necessary. The department continues:

"The therapeutic intervention services, called 'Habilitative Intervention,' allow for the implementation of various treatment interventions, including ABA if appropriate, that meet the needs of the individual child."

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. Children can qualify under:

- [The Children with Developmental Disabilities Waiver](#)

- A separate waiver for children ages 3-6—specifically for children with a diagnosis of autism, developmental or intellectual disability

- Home Care for Certain Disabled Children

Does level of care or IQ matter?

“Idaho Statute defines the necessary criteria for developmental disability, which includes criteria for functional limitations as well as diagnostic requirements and level of care,” says the Department of Health and Welfare.

Specifically, if you are applying for Home Care for Certain Disabled Children, your child needs to require a level of care that has traditionally been met in an intermediate care facility.

How can I apply for Medicaid in Idaho?

[Application and contact information for children with disabilities can be found here](#). We highly recommend reaching out to your local Family and Community Services office for further information on Idaho’s programs and how they may apply to your individual child, as these programs are many and varied.

Illinois

Are autism services covered by State Plan Medicaid?

“The Illinois’ Medicaid Program provides a wide array of services and supports for children and adults, including those individuals with a diagnosed with Autism Spectrum Disorder (ASD),” says John Hoffman, Director of Communications at the Illinois Department of Healthcare and Family Services.

“The challenge here is that ASD is broad and inclusive and each individual may present with their own needs and strengths, requiring different supports and services. As such, HFS does not administer a one-size-fits-all ‘autism program’ but an individual with autism, or ASD, may access individual physician, medical, therapeutic and other support services from the State Plan.”

Does coverage include ABA?

“Applied Behavioral Analysis, or ABA, is an evidence-based therapeutic approach that has demonstrated success in treating and supporting some individuals with Autism, or ASD,” says Hoffman. “However, the Federal Medicaid Program requires that the underlying treatments of ABA be available to youth, when medically necessary – not specifically ABA.

“As such, Illinois Medicaid funds those rehabilitation services that would make up a service like ABA, but the evidence-base/fidelity requirements of ABA are not found within the Illinois Medicaid Program.”

[Private insurers in Illinois are required to provide this coverage](#). There is an exception for employer-provided insurance when the company self insures. Self-insured plans are most common at larger companies and corporations.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. The [Support Waiver for Children and Young Adults with Developmental Disabilities](#) allows your child to qualify for Medicaid without counting parental income.

This waiver also provides the following services, which may make it advantageous to apply for even if you qualify for the State Plan with parental income:

- Service facilitation
- Personal support
- Behavior intervention and treatment
- Training and counseling for unpaid caregivers
- Adaptive equipment
- Assistive technology
- Home accessibility modifications
- Vehicle accessibility modifications
- Temporary assistance/emergency respite care

Does level of care or IQ matter?

Yes. To qualify for the waiver your child must require a level of care that has traditionally been met in an intermediate care facility.

How can I apply for Medicaid in Illinois?

You can [apply for the State Plan here](#). To get started on the waiver process, [contact your local Department of Human Services office](#).

Indiana

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

No. You must be Medicaid-eligible in order to qualify for any waivers.

Does level of care or IQ matter?

Because your income must be below a certain level to qualify, level of care and/or IQ are not requisites to obtain state Medicaid coverage.

How can I apply for Medicaid in Indiana?

You can [apply for Indiana's Medicaid here](#).

Iowa

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

“Yes,” reports the Iowa Department of Human Services. “ABA is a Medicaid state plan benefit for members aged 20 or under who meet applicable eligibility requirements.”

Is there a program that allows for coverage even if income exceeds eligibility limits?

“Iowa has seven Home and Community Based Services (HCBS) Waivers,” DHS shares. “There is no waiver designed specifically for children on the autism spectrum, although a person with autism sometimes qualifies for either the Intellectual Disability (ID) Waiver or the Health and Disability (HD) Waiver. ABA is not a waiver service, however, all members will have a comprehensive service plan developed by a case manager or care coordinator in cooperation with the member.

“The comprehensive service plan for members aged 20 or under must be developed or reviewed taking into consideration those services that may be provided through the individual education plan (IEP) and EPSDT (Care for Kids) plans. Members shall access all other services for which they are eligible and which are appropriate to meet their needs as a precondition of eligibility for the ID Waiver.

“Iowa also has a state funded non-Medicaid program called the Autism Support Program (ASP), which can provide funding for ABA to eligible children who do not qualify for Medicaid coverage and do not have a private insurance benefit for ABA services. To receive assistance through the ASP, a child must:

- be under age 14 at the time of application.
- have an autism spectrum disorder diagnosis made within the last 24 months by a qualified practitioner.
- have proof of denial of coverage by their private insurer.
- have a household income under 500% of the Federal Poverty Level.”

Does level of care or IQ matter?

Yes. For the waivers, you must meet a minimum level of care, which will vary depending on the waiver. The necessity of ABA services are decided on a case-by-case basis.

How can I apply for Medicaid in Iowa?

You can [apply online here](#). If you want more information about the Autism Support Program, you can [email the Division of Mental Health and Disability Services directly](mailto:cfansel@dhs.state.ia.us). (cfansel@dhs.state.ia.us)

Kansas

Are autism services covered by State Plan Medicaid?

“Yes,” says Angela de Rocha of the Kansas Department for Aging and Disability Services. “A number of autism services were recently moved from the Autism waiver to the State Plan, which, we believe, will allow us to serve more children.”

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

No.

Does level of care or IQ matter?

Because coverage is only available to those who qualify for the state plan based on income, it does not matter.

How can I apply for Medicaid in Kansas?

You can [start the application process here](#).

Kentucky

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

ABA is covered under Kentucky's waiver programs and under the state plan. State plan coverage is available through a program known as EPSDT.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. The [Supports for Community Living \(SLC\) Waiver](#) and [Michelle P Waiver](#) both only count your child's income—not the parents'.

Does level of care or IQ matter?

Yes. Your child must require a level of care that has traditionally been met at an intermediate care facility in order to qualify for the waivers.

How can I apply for Medicaid in Kentucky?

Kentucky directs all applicants to the [Benefind portal](#).

Louisiana

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. Autistic children may qualify for the [Children's Choice Waiver](#) or the [New Opportunities Waiver \(NOW\)](#).

NOW and Children's Choice are in high demand, so you will have to join the wait list. As of the time of writing, Children's Choice waivers are currently being granted to people who got on the waitlist on July 31, 2006. NOW is backlogged even further, with applicants from August 18, 2004 being next in line to gain approval.

Once your child's name is reached on the list, the Children's Choice Waiver is offered.

After receiving a Children's Choice waiver offer, SSI will need to determine that your child has a disability. In order to do that, you must apply for SSI benefits, even if your child is denied because your income is too high.

After SSI disability has been established, the state of Louisiana will not count parental income for purposes of waiver qualification.

If your child is on Children’s Choice, they will automatically transfer to NOW when they hit age 19. Both waivers also provide full access to the State Plan.

“We have submitted a proposal to Centers for Medicaid and Medicare (CMS) for a change in the way we offer waivers,” says the Louisiana Department of Health (LDH). “Once that process is approved the process will look different.”

LDH is expecting this approval to come in within the coming months—likely before this guide is updated in Spring of 2019.

Does level of care or IQ matter?

Yes. To qualify for either waiver, your child must require a level of care that has traditionally been met in an intermediate care facility.

“Your child must be determined to have an Intellectual or Developmental Disability according to the federal definition,” says LDH. “IQ can be part of that diagnosis, but not always.”

How can I apply for Medicaid in Louisiana?

To apply for waiver services, [contact your local district or authority of Developmental Disability Services](#).

You can [apply for the State Plan here](#).

Maine*

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. Your child may qualify under the [Katie Beckett program](#), which counts the child’s income only.

Does level of care or IQ matter?

Yes. Your child must require a level of care that has traditionally been met by an intermediate care facility.

How can I apply for Medicaid in Maine?

You can [apply for the State Plan here](#). If you want to apply for the Katie Beckett program, you can [get more information here](#), though it is an almost identical process.

Maryland

Pathfinders for Autism last commented on this subject in 2017. Femme Frugality research has turned up no changes in state policy since that date.

Are autism services covered by State Plan Medicaid?

"Yes, coverage began January 1, 2017," says Rebecca Rienzi, Executive Director of [Pathfinders for Autism](#). "However, roll out is very slow and there have been lots of implementation challenges—such as required re-evaluation to confirm diagnosis and abysmal reimbursement rates. As of March [2017], there were still only 4 services providers enrolled in the entire state. The state really did not consider the stakeholders' input during the regulatory process and are now experiences a lot of challenges, which means many Medicaid families are not getting services."

Does coverage include ABA?

[Yes](#).

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes, though the waiting list is so long that you may be better off looking at other options.

If you do want to pursue the [Autism Waiver](#), parental income will not be counted.

Does level of care or IQ matter?

Yes. To qualify for the waiver, your child must require a level of care that has traditionally been met in an intermediate care facility.

Income eligibility is the only barometer to get on the State Plan.

How can I apply for Medicaid in Maryland?

You can [apply for Maryland's State Plan here](#).

To get more information on the Autism Waiver, including application procedures, contact the Maryland Department of Education at (410) 767-1446.

Massachusetts

Are autism services covered by State Plan Medicaid?

Yes. Medically necessary services are covered for children up to age 21.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

"Generally, there is no income limit for disabled children for MassHealth eligibility," says Sharon Torgerson of the Massachusetts Department of Health and Human Services. "Those who are over income for MassHealth Standard are eligible for CommonHealth and pay sliding scale premiums."

Family income will not be included if the child applies for SSI and is determined to have a disability by the Social Security Administration (SSA).

There is also a waiver that may provide additional services. The Children's Autism Spectrum Disorder Waiver serves children under age 9, and has the same income limits as the State Plan.

Does level of care or IQ matter?

Yes. You must establish disability in order to reduce the income limits for MassHealth.

“An SSI application is not required prior to a MassHealth application,” explains Torgerson, “However, all benefits available to an applicant must be sought and obtained. If a child has not been determined disabled by SSA, MassHealth has a process available in order to determine an applicant’s disability for MassHealth purposes.”

In order to qualify for the Children’s Autism Spectrum Disorder Waiver, your child must require a level of care that has traditionally been met in an intermediate care facility.

How can I apply for Medicaid in Massachusetts?

You can [get the application process started here](#).

Michigan

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. The [Children’s Waiver](#) extends coverage to qualified children without counting family income.

Does level of care or IQ matter?

Yes. To qualify for the waiver, your child must require a level of care that has traditionally been met by an intermediate care facility.

There is no such requirement if you qualify for the State Plan based on income.

How can I apply for Medicaid in Michigan?

Families can start the application process by [contacting their local Community Mental Health Services Program](#).

Minnesota

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. Parents can apply for their children through the TEFRA program. According to the Minnesota Department of Human Services, to be eligible for TEFRA:

- The child must live with at least one parent.
- They must be under age 19.
- They must be certified as disabled by the Social Security Administration or State Medical Review Team.

- They must, “need a level of care to stay at home that is similar to the level of care provided in a hospital, nursing home or intermediate care facility for people with developmental disabilities.” The State Medical Review Team will make this determination.

- Have home care costs that are less than the cost of care in a medical facility.

If your child has needs that exceed what is covered under Minnesota’s state Medicaid plan, you can also apply for one of the following waivers:

- Brain Injury (BI)

- Community Alternative Care (CAC)

- Community Access Disability Inclusion (CADI)

- Developmental Disability (DD)

If you qualify for a waiver or TEFRA, you may be required to pay a [parental fee](#).

Does level of care or IQ matter?

Yes. For TEFRA in particular, your child must have a disability that is expected to last twelve months. The disability must limit your child’s ability to do activities of daily living, or limit the adult’s ability to participate in work-related activities.

How can I apply for Medicaid in Minnesota?

You can [apply for the state plan here](#). If you need to apply via waiver, [print and fill out this form](#) before mailing it to your [county or tribal human services agency](#).

Mississippi

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

Yes, but only when it is deemed medically necessary and only if it yields “significant developmental progress.”

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. The Disabled Child Living at Home Program waives all income requirements as long as your child is under 19, does not have excessive assets in their own name. It also must be cheaper for the state to provide coverage through Medicaid than to send them to an institution.

To qualify for this program, you will have to apply for SSI benefits for your child. You will be denied because of your income, but it will also prove to the state that your child is, in fact, disabled.

Does level of care or IQ matter?

Yes. If it is determined that autism does not affect your child in a way that would render them worthy of institutionalization in at least an intermediate facility, you will not qualify for the waiver program.

However, you may be surprised at what happens at intermediate facilities, and you may already be doing the same work at home. Check out [page 2 of this document](#) to see Mississippi's standard.

How can I apply for Medicaid in Mississippi?

Contact your closest Medicaid Regional Office. Contact information is listed in this [self-same document](#).

Missouri

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

Yes. It is covered under the state plan for children under age 21 on the spectrum. After age 21, you will need a Developmental Disabilities (DD) Waiver to gain access to this service.

Is there a program that allows for coverage even if income exceeds eligibility limits?

"Missouri has autism services funded through the regional Parent Advisory Councils," explains Debra Walker of the Missouri Department of Mental Health. These councils do not count income for eligibility.

"Also," continues Walker, "Missouri operates the MO Children with Developmental Disability Waiver (MOCCDD) which disregards parental income and allows individuals under 18 years of age to be Medicaid eligible."

Does severity of the disability matter?

Yes. Your child must meet a level of care that could justify at least an intermediate facility.

How can I apply for Medicaid in Missouri?

Contact your local Division of Developmental Disabilities' [regional office](#).

Montana*

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

No. Until recently, Montana operated the Children's Autism Waiver. When they expanded their coverages on the State Plan, they simultaneously applied to phase out the waiver. Those receiving services will retain coverage as they are phased into the State Plan over the next two years, but no new applicants can currently get on the Waiver.

Montana does have a state mandate requiring private insurers to cover autism services, including ABA therapy. It does not apply to self-insured employers, who usually operate larger companies or corporations.

Does level of care or IQ matter?

Since coverage is only currently available under the State Plan, eligibility is based on finances—not disability.

How can I apply for Medicaid in Montana?

You can [find application information here](#).

Nebraska

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

“Yes,” says Julie Naughton, Public Information Officer for the state of Nebraska, “the Aged and Disabled Waiver for children who meet nursing home level of care. To qualify for this waiver, a disability determination is done per TEFRA to disallow parental income. If approved, these children then have access to full Medicaid benefits.”

TEFRA is a federal option that allows states to cover children with disabilities independent of parental income.

Does level of care or IQ matter?

Yes. To qualify for this waiver, children must qualify for SSI based on their disability, and require a level of care that has traditionally been met by nursing homes.

How can I apply for Medicaid in Nebraska?

All applicants can get further information [here](#).

Nevada*

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. The [Katie Beckett](#) program is a way for children with disabilities to qualify for Medicaid even if parental income is too high to qualify for the State Plan.

Nevada also runs the [Autism Treatment Assistance Program \(ATAP\)](#), which specifically helps with medical bills related to autism services.

Does level of care or IQ matter?

Yes. In order to qualify for the Katie Beckett program, your child must require a level of care that has traditionally been met in an intermediate care facility.

To qualify for ATAP, your child must have autism. You will be responsible for furnishing medical documentation that supports their diagnosis.

How can I apply for Medicaid in Nevada?

You can [apply for the State Plan here](#).

To apply for the Katie Beckett program, contact [your local office of the Department of Health Care Financing and Policy](#).

Those interested in further information on ATAP should call (775) 687-4210.

New Hampshire*

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. In New Hampshire, Children's Medicaid has a higher limit of 318% of the Federal Poverty Line. This includes parental income.

However, New Hampshire also runs a Katie Beckett program called [Home Care Services for Children with Severe Disabilities](#). Parental income is not included for eligibility purposes.

Does level of care or IQ matter?

It does not matter for the State Plan or Children's Medicaid.

It does matter for the Katie Beckett program. Your child must apply for SSI and be determined disabled. They may not get SSI benefits because of your income level, but the disability determination is all that's important for Medicaid purposes.

How can I apply for Medicaid in New Hampshire?

[Apply for any of the above services using NH EASY](#).

New Jersey

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

"At this time Medicaid does not cover ABA," says Elena Graziosi of [Autism New Jersey](#). "However, some children who are eligible for developmental disability services from the NJ Department of Children and Families' Children's System of Care may qualify to receive ABA services."

[Families can find more information on this program here](#).

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. The [Community Resources for People with Disabilities Waiver](#) does not count parental income.

New Jersey has two additional programs to assist individuals with extra healthcare needs that do not traditionally qualify for Medicaid: Medically Special and Medically Needy.

[Medically Special](#) is a way for children under age 21 to get onto Medicaid. This program is advantageous primarily for children ages 19-20 as it allows them to stay on their plan without aging out at age 18. There appears to be no change in financial eligibility requirements, though, when compared to the State Plan.

[Medically Needy](#) is a program to help families or individuals pay for healthcare expenses when they do not qualify for Medicaid.

Does level of care or IQ matter?

To qualify for the waiver, your child must require a level of care that has traditionally been met in a nursing home.

The Medically Special and Medically Needy programs have no such requirements according to Graziosi.

How can I apply for Medicaid in New Jersey?

[Apply for the State Plan through NJ FamilyCare](#). For the waiver, call (609) 292-4800.

New Mexico

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

“No, the program the Department of Health had in place ended in Oct. 2017,” says Mary Elizabeth Robertson, Public Information Officer for New Mexico’s Human Services Department. “The University of New Mexico has offerings for families through the [Center for Developmental Disabilities](#).”

Does level of care or IQ matter?

Yes. To be eligible for ABA services, your child must be determined to have a medical necessity by a stat-approved ABA provider.

How can I apply for Medicaid in New Mexico?

You can [apply for the state plan here](#).

New York

New York’s OPWDD last commented on this topic in 2017. Research has revealed some changes in 2018 with the coming transition away from HCBS waivers and onto 1115 waivers, though generally, the service your child receives should remain relatively consistent.

Are autism services covered by State Plan Medicaid?

New York State covers some autism services for qualified applicants under their Medicaid waiver programs.

Does coverage include ABA?

No, though other behavioral therapies are covered.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. The [Office for People with Developmental Disabilities \(OPWDD\)](#) has a [1915c HCBS waiver](#) which does not count parental income.

“The OPWDD 1915c HCBS waiver program supports individuals in the community by providing a variety of services and supports that are uniquely tailored and individualized to meet each person's needs,” said the OPDWW in 2017. “Services can include habilitation services, respite care, supported employment, and adaptive technologies.”

In early 2018, New York applied to switch the 1915c HCBS waiver over to their 1115 waiver. Those who apply and establish Individual Service Plans prior to July 1, 2018 will still be on the HCBS waiver for the next year, but after that all applicants will be on the 1115 waiver. The differences are primarily administrative, and you should experience continuity of care. But eventually, the way your case is managed/who is managing your case may change even if your service providers don't. The state is making this change in an effort to make things run more smoothly.

[You can learn more about the transition to 1115 waivers here.](#)

Depending on your child's individual needs, another option is the [Care at Home Waiver](#).

Does level of care or IQ matter?

Yes. Your child must require a level of care that has traditionally been met by an intermediate care facility.

Need will be assessed by your local Developmental Disability Regional Office, and is judged against Section 1.03(22) of the New York State Mental Hygiene Law. You can [view some of the tools used for assessment in this document](#).

How can I apply for Medicaid in New York State?

“To initiate the process, family members should [contact the Front Door at the Office for People With Developmental Disabilities in the county where they reside](#),” says OPWDD.

North Carolina

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

Yes, as long as it is medically necessary and deemed a research-based treatment.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. You can apply for the [NC Innovations Waiver](#). Only your child's income will count.

Does severity of the disability matter?

Yes. Your child must require a level of care that has been traditionally met by an intermediate care facility.

How can I apply for Medicaid in North Carolina?

You can [apply for the state plan here](#).

For the NC Innovations Waiver, [contact the Local Management Entity-Managed Care Organizations for your region](#).

North Dakota

Are autism services covered by State Plan Medicaid?

Yes. These services are covered under a section of Medicaid called EPSDT—known in North Dakota as “Health Tracks.”

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. Parents can apply for the [Autism Waiver](#) on behalf of their children. This waiver only serves children through age 11, but does not impose any income limits.

Does severity of the disability matter?

Yes. Your child will have to go through a psychological evaluation confirming the ASD diagnosis, and the primary caregiver must complete a Vineland 3 - Caregiver Adaptive Behavior Scale. Your child needs to receive a score within an acceptable range to receive a waiver slot when available.

How can I apply for Medicaid in North Dakota?

To get set up on Health Track, call 1-800-755-2604 or [apply online](#).

For more information on the Autism Waiver, call 701-328-4630.

Ohio

The state of Ohio last confirmed this data in 2017. Femme Frugality research has revealed no new changes in 2018, but attempts to receive confirmation were not returned.

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Ohio does require insurers to cover autism, so if you have private coverage you may not need to apply to Medicaid.

Ohio does have waiver programs, though none are specific to autism. Children with autism may qualify for them on the basis of developmental disability, though. These waivers are only available to those who are Medicaid eligible, so they don't help with income eligibility.

Does level of care or IQ matter?

It is not a determining factor for eligibility for the State Plan, which is based on economic tests.

Those applying for waivers must meet [the state standard Developmental Disability Level of Care](#).

How can I apply for Medicaid in Ohio?

[Get the process started here](#).

Oklahoma

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

No.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. Parental income is waived for the [Community Waiver](#) and [In-Home Support Waiver](#).

In order to get your income waived, you must apply for State Supplemental Payments on behalf of your child. You will likely be denied payments because of parental income, but regardless, this process certifies your child as disabled with the state, which allows you to waive parental income for the purposes of the waiver.

Does level of care or IQ matter?

Yes. To qualify for either of these waivers your child must require a level of care that has traditionally been met in an intermediate care facility and must have a diagnosis of intellectual disabilities. The child must also be age 3 and up.

How can I apply for Medicaid in Oklahoma?

[Apply for the State Plan here](#). To get the ball rolling on waiver services, [contact your local Department of Disability Services \(DDS\) area office](#).

Oregon

Are autism services covered by State Plan Medicaid?

Yes.

“In Oregon, our Medicaid program is called Oregon Health Plan, or OHP,” says Tobi Rates, Executive Director of the Autism Society of Oregon. “Covered services include speech therapy, occupational therapy, physical therapy and ABA, as needed by the individual. One unique feature of OHP is that services are administered by sixteen Care Coordinating Organizations (CCOs) across the state, not directly by OHP.”

Does coverage include ABA?

“Yes,” says Rates, “although OHP limits ABA coverage for children over age 12 and adults to ‘focused’ as opposed to ‘intensive’ ABA therapy. In practice, this means that the ABA therapy focuses on specific behaviors usually for a limited period of time.”

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes.

A child eligible for "K Plan" services through the Oregon Department of Disability Services (ODDS) can apply for a Presumptive Medicaid (PMDDT) waiver on behalf of the child to be eligible for OHP. Applications are made through the [Community Developmental Disabilities Program](#) in each county. If they confirm, you can apply for the state's waiver, which will only count your child's income.

Does level of care or IQ matter?

To be eligible for K Plan services through ODDS, the child must meet the level of care that has traditionally been met in an intermediate care facility.

How can I apply for Medicaid in Oregon?

You can [apply for the state plan here](#). If you need to apply for a waiver, get in touch with [your county's Community Developmental Disability Program office](#).

For further information about Oregon's Medicaid policies, Rates recommends [Autism Insurance for Oregon](#), a blog with up-to-date information on Oregon, Medicaid and children with autism kept by a parent advocate.

Pennsylvania

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. If the Social Security Administration determines your child qualifies for SSI based on their autism diagnosis (though they will not receive benefits if your income is too high,) they qualify for Medicaid regardless of their parents' income.

You will need to apply on behalf of your child for SSI, be qualified because of disability, but denied because of income level. Then that denial must be sent to the state so you can apply for your child's Medicaid coverage.

Pennsylvania also recently passed Act 62, requiring some private insurers in the state to start covering autism-related services. This means you may not need to apply for Medicaid as your current insurer may cover these services.

[Get more details on Act 62 here.](#)

Does level of care or IQ matter?

Yes. Your child's autism must "result in marked and severe limitations" to qualify for SSI, but let Social Security be the judge of what that means. You only need to turn in the application.

SSI appointments have long wait times. Schedule it now as your appointment will be months out from the time you call.

How can I apply for Medicaid in Pennsylvania?

You can [apply for Medicaid here](#), but if your income disqualifies you for the State Plan, you'll want to [apply for SSI first](#).

Rhode Island

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. Families who do not meet traditional income requirements may apply under the [Katie Beckett program](#). Under this program, only the child's income is counted for eligibility purposes.

Does level of care or IQ matter?

It does if you are applying under the Katie Beckett program. Your child will need to meet a level of care that has been traditionally met by intermediate care facilities.

How can I apply for Medicaid in Rhode Island?

You can [apply for Medicaid here](#), or [get started on the Katie Beckett program here](#).

South Carolina

The state of South Carolina last commented on this topic in 2017. At that time, they did notify Femme Frugality of changes that would affect families in 2018. These changes are reflected in the answers below.

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Income eligibility requirements are the same for waiver programs as they are for the State Plan.

However, the consideration of parental income is dependent on each individual's unique situation. It's better to apply and get denied than assume you're ineligible only to have your child go without benefits they may have qualified for.

Does level of care or IQ matter?

It does matter for the waiver programs. Your child will have to apply for SSI. Whether or not they are granted benefits based on your income is irrelevant; the only thing that matters is that they are determined disabled.

Alternatively, you can fill out a disability packet for state-based evaluation. This evaluation is also scored against SSI standards.

How can I apply for Medicaid in South Carolina?

[Apply for the state plan here.](#)

South Dakota*

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. The [Family Support 360 Waiver](#) allows for coverage while only considering your autistic child's income. Family income has no bearing.

Does severity of the disability matter?

Yes. To qualify for the waiver, your child must meet [the Social Security Administration's definition of disabled](#). Disability can also be determined by South Dakota's Department of Social Services.

How can I apply for Medicaid in South Dakota?

You can [apply for the State Plan here](#). To apply for the Family Support 360 Waiver, [fill out this application](#).

Tennessee

Are autism services covered by State Plan Medicaid?

Yes, but these are not covered under "autism." Rather, they are benefits extended to all members.

You can [learn more about covered services here](#).

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

No. Your family must meet Tennessee's [income limits for your child's age](#), though medical bills can be used to bring your income down for purposes of qualification.

Does level of care or IQ matter?

No.

How can I apply for Medicaid in Tennessee?

You can [apply and find more information here](#).

Texas

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

No.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. Children may qualify under the CLASS waiver, which will only count your child's income.

Does level of care or IQ matter?

If you are applying for the CLASS waiver, it does matter. Your child's disability must be at a level that would make them eligible for an intermediate care facility. You can [find more of the qualification criteria here](#).

How can I apply for Medicaid in Texas?

You can [apply for Medicaid here](#). If you need to apply for the CLASS waiver, [get in touch with your local HHS office](#).

Utah

Are autism services covered by State Plan Medicaid?

Yes, for children under the age of 21.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

No—at least not one that's currently open.

"We had a waiver from October 2012-2014 that was originally funded as a two-year pilot project to provide treatment for approximately 250 children, ages two through six, who had been clinically diagnosed with ASD," says Kolbi Young of the Utah Department of Health.

"Eligibility for the program only considered the income and assets of the child--not the parents."

In 2014, when the Centers for Medicare and Medicaid Services issued [new guidance](#) to Medicaid agencies nationwide that ASD-related services must be covered under State Plan Medicaid for children up to age 21, Utah's waiver program was pulled. Now families must apply based on parents' income and assets.

"Approximately 100 children remain on the program until they age-out or voluntarily withdraw from the program," notes Young. "We have not had an open enrollment period for new children to enroll in the waiver in more than two years."

Does level of care or IQ matter?

No, since the only way to access services is by qualifying financially.

How can I apply for Medicaid in Utah?

Families can apply online via the [Utah Department of Health](#).

Vermont

Are autism services covered by State Plan Medicaid?

Yes. According to Clare McFadden of Vermont's Division of Disability and Aging Services, "Vermont passed Act 158 several years ago which requires private Insurance and Medicaid to cover the costs of diagnosis and treatment of ASD for children and youth up to age 21. "

“Home and Community-based Services are available to adults with ASD and some children with very intense needs. Regular State Plan Medicaid covers many services used by people with ASD including SLP, OT, PT, psychiatry, counseling, etc.,” she adds.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. While there isn't a program exclusively for autistic children, children on the spectrum may qualify under the Katie Beckett clause, which covers children with a high level of needs regardless of parents' assets or income.

Does level of care or IQ matter?

Yes. Your child must require a level of care that has traditionally been met by an intermediate care facility.

How can I apply for Medicaid in Vermont?

“Families of children with ASD can apply for Medicaid through [Department of Vermont Health Access](#),” relates McFadden. “Once eligible for Medicaid, they can apply for prior authorization of ABA services through the same dept. Families of children and adults can apply for other services through [their local Designated Agency that provides Developmental Disability Services](#).”

Virginia

Are autism services covered by State Plan Medicaid?

Yes. If you qualify for the state plan, services are covered for children up to age 22. If you do not, you can apply for a developmental disability waiver, which also covers services children with autism often require.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes, and only the income of the child is considered. We mentioned the developmental disability waiver above, but whichever waiver program your child qualified under, they will still be eligible to receive services related to autism as long as they are under age 22.

Virginia has also passed legislation requiring insurers to cover these services. That means you may not need to apply to Medicaid if you have a private policy.

Does level of care or IQ matter?

Level of care only matters if you need a waiver to qualify.

Level of care also matters because the state of Virginia prioritizes its waitlist. Also factored into this equation is the functionality of your living situation.

How can I apply for Medicaid in Virginia?

Locate and get in touch with your local [Community Service Board or Behavioral Health Authority](#).

Washington (State)

Are autism services covered by State Plan Medicaid?

“Yes,” says Amy Huntley, Family Services Director of [Washington Autism Advocacy](#). “Medically necessary, evidence-based services are covered under Medicaid.”

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. You can now purchase Apple Health plans on Washington’s healthcare exchange. The max monthly premium on these plans is \$60. To qualify for this program, your income must be under 300% of the Federal Poverty Line. This max will vary by your household size. Income limits can be found [here](#).

Does level of care or IQ matter?

No.

How can I apply for Medicaid in Washington?

You can [apply for the State Plan here](#).

If your income disqualified you and you want to apply for an Apple Health plan, you can do so [here](#).

Washington, D.C.

The District of Columbia last commented on this topic in 2017. While they have not confirmed the below data has remained consistent, Femme Frugality research has found nothing to indicate otherwise.

Are autism services covered on "State" Plan Medicaid?

“When deemed medically necessary for a child,” says Melanie Williamson of the District of Columbia Department of Health Care Finance, “DC Medicaid covers autism services under its EPSDT services benefit--the pediatric component of the Medicaid program for all children under 21 who are enrolled in the managed care or fee for service delivery systems.”

Does coverage include ABA?

Yes, as long as it is deemed medically necessary.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. If your child could be put in an intermediate care facility or requires even greater care, they are eligible under the TEFRA/Katie Beckett program. This program gives your child access to all of the same coverage as any other child on Medicaid.

Does level of care or IQ matter?

Level of care only matters if you need to qualify under the TEFRA/Katie Beckett program.

How can I apply for Medicaid in Washington, D.C.?

You can [find the process for the TEFRA/Katie Beckett program here](#). To find out if you qualify without the special program, [check income limits at the bottom of this page](#).

West Virginia

West Virginia last commented on this topic in 2017. While they have not confirmed the below data has remained consistent, Femme Frugality research has found nothing to indicate otherwise.

Are autism services covered on State Plan Medicaid?

Under West Virginia's Intellectual/Development Disability Program, services commonly required for autistic children are covered. These include behavior management services, speech therapy, occupational therapy, physical therapy, dietary therapy, respite care and [more](#).

The inclusion of a wide variety of services is impressive.

Does coverage include ABA?

If you qualify for the state Medicaid plan without a waiver, ABA is a covered service.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. The Intellectual/Developmental Disability program (IDDW,) referenced above, only looks at the applicant's income for eligibility purposes. In this case, the applicant will be your child so they are unlikely to have income that will disqualify them.

Individuals with autism may also qualify under the Aged and Disabled Waiver or the Traumatic Brain Injury Waiver.

"There may be individuals with autism on any of these," reports Kim O'Brien, Executive Assistant at the Bureau for Medical Services, "but most utilize the IDDW."

Does level of care or IQ matter?

Yes. A state-appointed psychiatrist must certify that your child has "substantial deficits" in at least three of these areas:

- Self-care
- Receptive/expressive language
- Functional academics
- Mobility
- Self-direction
- Capacity for Independent Living

How can I apply for Medicaid in West Virginia?

The West Virginia Bureau for Medical Services site provides information for applying for [State Plan Medicaid](#) and the [IDDW](#).

Wisconsin

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

Yes. Children who do not qualify because of family income may qualify for Medicaid under the [Katie Beckett program](#). These children will have full access to autism-related services.

Children who do not qualify for the Katie Beckett program may qualify for the [Children's Long-Term Support \(CLTS\) waiver](#). However, behavioral services have recently been removed from the waiver program as Wisconsin started covering these services under state plan Medicaid. If your child qualifies for this program, they will still receive [benefits listed in this document](#)—except for the recently removed behavioral health service.

Does level of care or IQ matter?

Yes. Under the Katie Beckett program, children must require a level of care that is traditionally met in nursing home or hospital.

Under the CLTS waiver, children must meet at least the level of care that has traditionally been met by intermediate care facilities.

State Plan Medicaid only has income restrictions. Level of care does not matter for those eligible.

How can I apply for Medicaid in Wisconsin?

You can apply and learn more about the process for each program using the links below.

- [Medicaid \(Income-based\)](#)
- [Katie Beckett Program](#)
- [CLTS Waiver](#)

Wyoming

Are autism services covered by State Plan Medicaid?

Yes.

Does coverage include ABA?

Yes.

Is there a program that allows for coverage even if income exceeds eligibility limits?

“The [Children's Mental Health Waiver](#) will cover high-functioning children with autism,” says Brenda Stout, Medicaid Behavioral Health Manager at the Wyoming Department of Health.

“Sometimes children are referred to the [Comprehensive or Support Services Waiver](#) [program] depending on the level of care needed. [Children's Special Health](#) covers children with autism, but it is limited to medical services--they don't cover the therapy.”

Does level of care or IQ matter?

Yes. Your child's required level of care will determine which waiver is most suitable for application, and if your child end up qualifying for it.

How can I apply for Medicaid in Wyoming?

You can [apply for the State Plan here](#), and [find more information about the waiver application process here](#).

**Intensive research was performed for each state program. The majority of states had a governmental agency or independent advocacy group provide information regarding their programs. While all states received an inquiry, those with an asterisk did not furnish any additional comment or information.*

This information is accurate to the best of our research as of April 22, 2018. It will be reviewed and updated annually.