

# 6 things to discuss with families during a financial advocacy call

1

## **Educate Families On Benefits And Cost Shares**

It's important to break down the cost share details of the client's insurance policy. Families often don't understand how insurance works so it's beneficial to explain what each cost share means and how insurance processes them. We always suggest letting families know that the benefits discussed are not a direct quote and they should call their insurance and request their benefit packet.

2

## **Discuss Potential Changes In Insurance**

Take this opportunity to educate families about coordination of benefits and how it can positively or negatively impact coverage of services. Having this discussion in advance can help alleviate any potential negative revenue impact that COB issues can cause.

3

## **Provide An Estimated Monthly Cost**

ABA services can be expensive; families should be informed about how much they could be expected to pay each month. We never provide a direct quote and always let the family know that it is based off of the clinics average treatment hours. The family can call back for a clearer estimate once the child has an individualized treatment plan in place.

4

## **Payment Arrangements And Expectations**

For families with a large cost share, consider creating a payment plan with the responsible parties, helping to reduce stress for them, and reducing your outstanding patient AR later.

Whether you choose to offer payment plans or not, let the family know the expectations your organization has around when payment is due. This can reduce the amount of patient AR follow up

5

## **Be The Support**

We want families to feel supported. Let the family know who their contact is if they have questions about their statement or how insurance processed. The goal is for families to know that we are on the same team and to feel confident as they move through services.

6

## **Send a Summary**

A lot of information is discussed in these calls. It can be helpful to send families a written summary after the call. This ensures nothing was misinterpreted and they have something to reference if they have questions