

June 11, 2010

Compliance Analysis  
Consumer Advocacy  
Washington State Office of Insurance Commissioner  
PO Box 40256  
Olympia, WA 98504-0256

As the State Advocate for Reimbursement (STAR) in my professional associations I am contacting your agency to alert you of consumer contract violations experienced by Aetna policy holders and Speech Language Pathology providers in our state. The STAR is a liaison position between the American Speech-Language Hearing Association (ASHA) and the Washington Speech and the Washington Speech and Hearing Association (WSHA). I have been contacted by numerous members of WSHA and ASHA who have experienced increased and repeated erroneous denials of speech therapy claims. The remark most commonly provided by Aetna on the denying EOBs is *"Speech therapy is covered only when it is expected to restore speech function or correct a speech impairment resulting from non-chronic conditions, acute illnesses and injuries, or gross anatomical defect present at birth."* Examples of complaints I have received from WSHA and ASHA members are as follows:

1. Aetna practices blanket denial of speech therapy benefits among children, even when a consumer holds an Aetna policy plan that specifically includes speech therapy for children age 6 and under. This benefit may be found under the service of "neurodevelopmental therapy" or it may be identified under the speech therapy benefit. The following examples are provided from two different Aetna Choice PPO policies. In both of these cases, the patients' speech therapy claims were denied even though the children were age 6 or younger, the services were prescribed by a physician and the diagnoses fell within the category of developmental speech and language delays/disorders.

Therapy (speech, 80% after deductible; up to 90 60% after deductible; up to 90 100% after \$25 copay<sup>2</sup> per visit; occupational, physical) combined in- and out-of-network combined in- and out-of-network up to 90 visits per calendar year. visits per calendar year (therapy visits per calendar year (therapy for all therapies combined for developmental delay covered for developmental delay covered (therapy for developmental delay through age six) through age six) covered through age six)

Neurodevelopment Therapy

For children age 6 and under. Limited to \$1,500 per member per calendar year. Preferred and Non-Preferred combined.

2. Providers commonly contact Aetna customer support prior to starting services at which time representatives do verify benefits as above verbally; however, the Aetna representatives will not provide written confirmation of specific speech therapy benefits. When Aetna predetermination/preauthorization departments are contacted for written verification of benefits, providers are told the speech therapy code (92507) is not among those eligible for

preauthorization, thus nothing can be provided in writing. Then claims are submitted, processed, and denied with the remark per above.

3. Providers spend exhaustive and valuable time responding to error denials and are told by representatives that claims should have been paid yet when they are reprocessed, the claims are again denied with the remark above. Families withdraw their children from prescribed therapy and are frequently left holding a balance of unpaid claims.
4. Members are concerned that Aetna is among those considered companies that may be rewarded the administration contract for the largest State employee insurance plan, Uniform Medical Plan. Aetna's practices for blanket denial of children's therapy services are unacceptable.
5. Appeals sometime result in release of payment for several sessions for a particular patient, only to have subsequent sessions denied.

On behalf of WSHA and ASHA members and Washington families of children with communication disorders, I appreciate continued OIC efforts to assist us with Aetna's unfair policy implementation practices. Further information regarding member complaints may be directed to me at (360) 943-1180.

Sincerely,

Dana Braswell, MS, CCC-SLP  
Speech Language Pathologist  
Washington's State Advocate for Reimbursement