

Speech Therapy for Children

A Smart Investment



"I have seen the monumental sacrifices made by so many parents to get their children the therapies they so desperately need. I was prepared to leave the state where I was born and grew up, to leave the support of my family and friends to secure speech therapy for my sons. I know of parents who have taken out second mortgages on their homes to pay for therapies their insurance wouldn't cover."

– Rick Strother, parent of two sons with autism

- ● ● Speech and language disorders affect children of all races and socioeconomic groups. If left untreated, these disorders can affect the child's ability to interact with others and his or her quality of life. A communication disorder can limit the child's educational and vocational potential and affect the child every day of his or her life. Without intervention, the child may be a cost to society rather than someone who can contribute to society as an adult.

Most employers want to provide health insurance plans that cover necessary services for children. Despite the high demand for speech pathology services, these employers are surprised to find that:

- common policy language results in speech therapy coverage for adults, but often excludes coverage for children.
- adding pediatric speech pathology coverage to benefit plans is inexpensive and cost-effective.



Policy Language Can Be Confusing and Misleading

- Speech therapy for a child may not be covered if the policy states that therapy is approved for disorders that are “acquired” or are the result of “an accident, illness, or injury.” Children with communication disorders usually “acquire” the disorder congenitally or in the neonatal period. Therefore, the exact “accident, illness, or injury” that caused the disorder is usually impossible to determine.
- Therapy may also be denied if the policy states that therapy must “restore speech” or provide “rehabilitation” (as opposed to “habilitation”). This means that the child must have developed speech and then lost the ability to speak for coverage to be approved. Most children who need speech or language therapy have a disorder that disrupts or prevents the acquisition of communication skills from birth.
- Finally, coverage may be denied if the disorder is part of a “developmental delay.” Insurance companies often argue that developmental delay is an educational issue and not a medical condition. However, developmental delay is not a cause, but rather a symptom of a neurological disorder, which is a medical condition. The neurological disorder causes a disruption in the development of speech and language skills.

Because of this common benefit language, most insurance plans provide better coverage for people who are at the end of life than for those who are at the beginning of life!

Early Access to Speech Therapy is Critically Important

The most critical period of speech and language development occurs between birth and age 5. During this time, the child's central nervous system is rapidly developing in response to auditory, visual and tactile stimulation. If communication skills are not developing normally, therapy should be started immediately to take advantage of this critical period. If therapy is delayed, the brain becomes "hard wired." As a result, the therapy takes much longer to achieve results and is often less successful.

"Speech and language impairments in children are most often caused by neurological disorders. If left untreated, they are strong indicators of future learning disabilities. For the best outcome, they should be diagnosed and treated as early as possible with speech therapy."

– Ton deGrauw, MD, PhD, Professor of Pediatrics and Neurology, University of Cincinnati Medical Center and Director of Neurology, Cincinnati Children's Hospital Medical Center

Recognizing the importance of early intervention, Anthem removed coverage exclusion for developmental delay in 2003.

The Risks of Inadequate Coverage

Children who need but do not receive speech therapy can ultimately drive up healthcare costs. Untreated speech and language disorders can lead to poor school performance, behavior disorders, depression, and limited vocational potential. If treated early, however, these children can be given a chance to reach their full potential and become positive contributors to society. Therefore, early intervention is not only best for the child, but it is most cost-effective for society.



“We expanded our speech therapy benefit to include speech dysfunction that occurs as a result of learning disabilities and developmental delays—and the rewards far exceed the minimal cost.”

– Jennifer Mueller, Director of Benefits and Compensation, Cintas

The Cost of Speech Therapy is “Budget Dust”

The typical cost of covering speech therapy services is relatively insignificant. **Speech pathology evaluation and treatment only costs on average 8 cents per enrollee per month** when the services are delivered by a speech pathologist. (Milliman study for the American Speech-Language-Hearing Association, 2007).

Investing in Pediatric Therapy Services can Benefit the Employer’s Bottom Line

A strong business case can be made for investing in child health with an emphasis on prevention and early detection. According to the report released in 2008 by the National Business Group on Health (NBGH), in collaboration with the Health Resources and Services Administration of the U.S. Department of Health, investing in pediatric therapy services can reduce healthcare costs, increase productivity, and result in a healthier future workforce.

This report recommends that all large employers have a benefit plan that includes a *minimum* of 75 therapy visits a year (combined speech therapy, occupational therapy and physical therapy) for children. *For a downloadable copy of “Investing in Maternal and Child Health,” go to:

www.businessgrouphealth.org/healthtopics/maternalchild/investing/docs/mch_toolkit.pdf

What You Can Do

Be sure that your organization's healthcare policy covers speech therapy for all children, including those with disorders that are congenital or related to developmental delay.

There are experts in insurance and benefit coverage at Cincinnati Children's Hospital Medical Center ready to help employers ensure that children receive the health care services they need.

Please call the Division of Speech Pathology at [513-636-4341](tel:513-636-4341).

"One of our employees informed us that pediatric speech therapy was not being covered. He gave us research that explained that early intervention for speech and language disorders is critical. We found that it was not a significant cost for the company to cover it. Comparing the costs to the benefits made our decision to cover pediatric speech therapy a 'no-brainer!'"

—Bob Oakes, Senior Director of Human Resources, Ampacet



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