OPEN ENROLLMENT TIPS

When looking at choices, add up the total premiums x 12 plus the total Out of Pocket. This will be the total you should expect to pay in a year as you will hit your total Out of Pocket with ABA therapy.

Ensure that ABA is a covered benefit/ your provider is in-network prior to selecting a plan.

Know the difference between 'Fully-Funded' and 'Self-Funded' plans:

Fully-Funded plans follow state regulations and changes may not be able to be made to the plan.

Self-Funded plans follow federal regulations and employers sometimes can make changes to covered benefits.

*If you are opting for a Self-Funded plan wherein ABA is not covered, your employer may be able to add ABA as a covered benefit to the plan. Speak to an HR/Benefits Manager at your place of employment.

If you're already enrolled in ABA or other services alert your providers that you will be switching to a new plan prior to the switch occuring.

Consider opting into an HSA/FSA and using those funds for ABA.

BPI

Get Started with ABA Therapy at BPI Today!

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