





Family of the Month

Meet Isaiah

Isaiah was the first client at Autism ETC in Glendale, Arizona. He and his family started meeting with the Clinical Manager in their home since the center hadn't opened. Once it opened in 2021, Isaiah started going to the center. His family says within six months, they saw the progress he was making. "His attitude changed and it was evident he wanted to come to the center because he was getting the care he needed. I can't tell you how much Autism ETC has done for Isaiah. He is a completely different kid."

> Read the full story here:



Congrats!

Recently Promoted:



Jaquisha Sleyster, Lead RBT Music Valley



Charity Holley, Lead RBT Harnett Court



Danielle Teixeira, Senior RBT Harnett Court

Welcome our new team members:



Casey Bradshaw Professional Park



Anna Daugherty Music Valley



Jaleesa Shelton Music Valley



Paul Howard Music Valley



Taylor Eymard Harnett Court



Ziting Zhou Music Valley



Katelyn Sipes Harnett Court



Luna Sunby Harnett Court









Calendar

Monday	Tuesday	Wednesday	Thursday	Friday
29	30	31	1	2
Dinosaurs	Dinosaurs	Dinosaurs	Dinosaurs	Dinosaurs
Traveling: Road Travel				
5	6	7	8	9
Dinosaurs	Dinosaurs	Dinosaurs	Dinosaurs	Dinosaurs
Traveling: Air/Water	Traveling: Air/Water	Traveling: Air/Water	Traveling: Air/Water	Traveling: Air/Water
12	13	14	15	16
Valentines	Valentines	Valentines	Valentines	Valentines
Traveling: Prep for a Trip				
19	20	21	22	23
My Body and Bones Traveling: Planning a Trip				
26	27	28	29	1
Eric Carle				
Vocational Skills: Clerical Skills (office work)				

Classroom Skills

Week 1: Dinosaurs

Letter: Zz Shape: Star Color: Gold Preschool: Responses to familiar requests

School age: Writing opinion pieces, naming numbers 1-10, name the teacher and obtain their attention, all about ramps

Week 2: Dinosaurs

Letter: Aa Shape: Circle Color: Red

Preschool: Learning to complete on step direction

School age: Learning to navigate single events by writing them, relationship between numbers and quantity, waiting to complete an activity, all about colors

Week 3: Valentines

Letter: Bb Shape: Rectangle Color: Orange

Preschool: Listen to simple stories

School age: Adding details to strengthen writing, one to one correspondence, completing task and bringing it to teacher or putting it away, our body and teeth

Week 4: My Body and Bones

Letter: Cc Shape: Oval Color: Yellow

Preschool: Identify associated pictures with stories

School age: Identify illustrators, counting and last number is quantity named, lining up and our body and teeth

Week 5: Eric Carle Week 1

Letter: Dd Shape: Square Color: Green

Preschool: Answering basic questions about books

School age: Identifying authors, counting to 20 in multiple arrays, putting personal items away independently, all about magnets

Life Skills

This month, our life skills group will be learning about traveling and vocational skills.

Week 1

1/29-2/2: Road Travel

Week 2

2/5-2/9: Air/Water

Week 3

2/12-2/16: Prep for a trip

Week 4

2/19-2/23: Planning a trip

Week 5

2/26-3/1: Clerical skills (office work)







Important Insurance Information on Out of Pocket Expenses:

Many times, the first question that arises when a family considers ABA therapy for their child is cost. Full-time ABA therapy is very expensive. Unless a child is covered by a state Medicaid plan (e.g., TennCare, AHCCCS), almost every family must deal with the costs not covered by insurance. We may think our insurance plan will cover everything. The reality is, almost all employer plans include out-of-pocket costs like deductibles, copayments, and coinsurance. These things can be confusing, but we hope by reading this article you will come to a greater understanding of your insurance plan and how it impacts your family.

All insurance plans are based on a calendar year, with most resetting on January 1st of each year. When your insurance plan resets, your out-of-pocket costs start over again. At that point, you are faced with renewed deductibles, copays, coinsurance and out of pocket maximums. Please keep in mind each insurance plan is written differently. You must review your individual plan to determine how much you will be required to pay. Below is a definition of each term and how it applies:

Deductible:

This is a set amount of money your insurance plan expects you to pay up front before insurance will start paying their share. Deductibles can range from \$250.00 to over \$5000.00. Depending on your plan, a deductible may or may not apply to the service you are receiving. For example, office visits may only require a copayment, with deductibles only applying to hospitalizations and other major medical expenses. In other plans, a deductible may be applied to every service until the balance is met.

Copayments/Copays:

A copayment is a set amount you must pay every time you see a provider. Copayments could range from \$5.00 to over \$100.00. Copayments are due every time you see a provider, even if you see more than one provider on the same day. On most plans, the copays apply to your out-of-pocket maximum. Please check your policy to be certain.







Important Insurance Information: Out of Pocket Expenses (Cont'd):

Coinsurance:

Most employer plans include a provision for coinsurance. That means the insurance company will pay a percentage of the contracted rate and you must pay a percentage of the contracted rate. The contracted rate is the rate the insurance company has agreed to pay for a service, not necessarily the amount the provider has billed. If your plan is an 80/20 plan, that means insurance covers 80% of the cost (after you have met the annual deductible) and you must pay 20% of the cost. Any amount you pay toward coinsurance applies to your out-of-pocket maximum.

Out-of-Pocket Maximum:

The out-of-pocket maximum is the maximum amount an insurance plan expects you to pay for your services in the calendar year. Once that amount has been met, then your insurance plan will pay 100% for services and you are no longer responsible to pay anything out-of-pocket.

An Example:

A family's plan has a \$1,000.00 deductible, \$25.00 office visit copays, 25% coinsurance for hospitalizations and a \$2,000.00/\$4,000 individual/family out-of-pocket maximum Let's say their child had minor surgery that cost \$5,000. The family would be required to pay the \$1,000 annual deductible and then insurance would pay 25% of the \$4,000 remaining balance, up to the \$2,000 individual out-of-pocket maximum (\$1,000). Thereafter, insurance will pay 100% of the charges for the child. However, other family member will be required to continue to pay their share (e.g., copayments and coinsurance) until they meet the family out-of-pocket maximum of \$4,000.

At Autism ETC, we work hard to help you understand how your plan works. We obtain your specific information from your insurance company. If you have questions, we will do our best to walk you through it. However, please keep in mind your insurance plan is a contract between you and your insurance company. It is ultimately your responsibility for any costs not covered by an insurance plan. As always, we are here to be a resource for you as you navigate this process.