

# 5 Steps to Getting an iPad Covered by Insurance: A mom's story of success

*Courtesy of iTalk Autism Foundation: Guest Contributor, Dawn Sconfienza Gaita*

**A**s a parent of a child with special needs, I understand firsthand the financial struggles that come with the job. When I discovered the iPad and the benefits it could have for my son, it became my mission to find a way to provide one for him. This is a simplified version of the steps I took in getting my iPad covered by insurance, and it is my hope that others can benefit from this information.



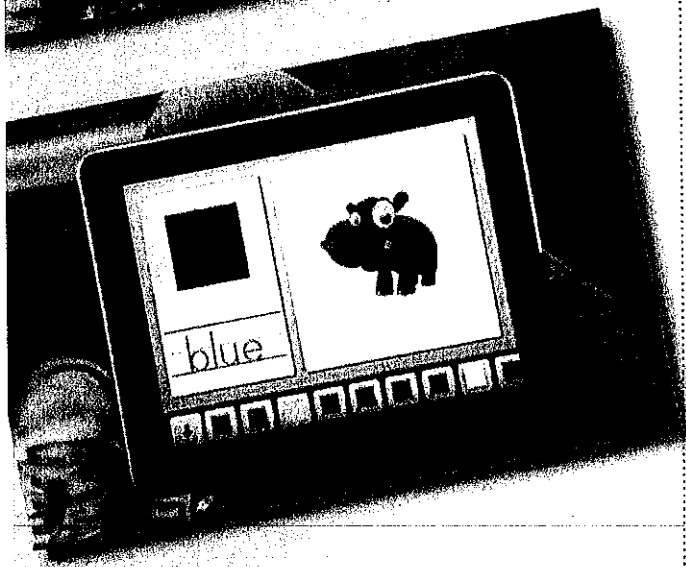
kids, as well as in private therapy... say nothing negative at all. If they have never heard of the Proloquo2go program, ask for their email address to send them a link and/or encourage them to visit the proloquo2go website. You could also provide links to the Youtube demonstrations provided by proloquo2go (or app demos provided on a4cwsn.com).

**1.** Check your medical benefits for your "Durable Medical Coverage." (Mine covered 50%, but since we had already met our out-of-pocket max, they covered at 100%)

**2.** Phone your insurance company and ask, "Please assign me to a case manager that is experienced with special needs children."

**3.** After you are provided a case manager, explain that you need the iPad as an augmentative communication device INCLUDING the Proloquo2go App (or TouchChat, OneVoice, TapToTalk, etc.) Provide comparison costs to a more expensive system such as the Dynavox, and remind them that you are opting for a more cost-effective device. Focus on Proloquo2go (or your chosen Aug Comm app) and that it is being introduced by Speech Therapists and OT's in public schools for special needs

Be sure to ask the case manager for all the necessary approval codes and coverage information so you are aware and comfortable with any out-of-pocket expenses you may incur. They may tell you "NO" at this point. If they do, ask them to email or fax you a letter of denial immediately. Local Developmental Disability Divisions/Boards and many private funding organizations will require a medical insurance denial to apply for funds, so getting this letter can be very helpful.



**Available  
Sample letters of  
recommendation  
for the following  
providers:**

School Speech/SPED/OT  
Physician- Letter of Medical Necessity  
Clinical/Private Speech Therapist

**Sample  
Letters  
available  
at  
PSN Downloads**

Don't get discouraged, there are still more ways to get funding!

**4.** Find supporting documentation and case studies to include with your claim. Google articles on "iPads for children with special needs" or "benefits for children with [your child's specific condition] and iPads," etc.

**5.** Copy your most recent speech evaluation and IEP if it indicates anything helpful. And, have every doctor, therapist, school personnel or anyone else write a letter supporting your child's need for an "Augmentative Communication device such as the iPad with Proloquo2go."

***The more information you can provide, the less likely they will argue against the need.***

***My personal insurance required that I pay for the device and then submit a claim form for reimbursement.***

***When submitting your Request for Approval:***

- Include a cover letter explaining what you would like to purchase and why. Explain how it will be used and what benefits it would provide your child.
- Supporting Documents from Google, etc.
- Letters from Doctors, Speech Therapists, etc. expressing "Medical Necessity"
- Receipt of the Device and the AugCom App

***When submitting your Claim for Reimbursement:***

- Include a cover letter explaining
  - 1) What you purchased,
  - 2) What it was for
  - 3) How it should be coded and
  - 4) That it should be treated as an IN NETWORK provider.
- Include the notes (Name and Dates/Time of phone calls) from your conversation with your case manager.
- Supporting Documents from Google, etc.
- Letters from Doctors, Speech Therapists, etc.
- Receipt of the Device and the AugCom App