

WHAT IS HABILITATION?

The National Association of Insurance Commissioners (NAIC), whose model laws and policies are considered authoritative in the field of insurance regulation, defines the term “habilitative services” as “health care services that help a person keep, learn, or improve skills and functioning for daily living.” Habilitative care is focused on creating skills and functions as opposed to restoring skills and function, as in the case of rehabilitation.

<http://www.asha.org/uploadedFiles/ASHA/Practice/Health-Care-Reform/Technical-Assistance-for-States-Designing-EHB-Packages.pdf>

WHAT IS REHABILITATION?

Rehabilitation services are defined by NAIC as “health care services that help a person get back, keep, or improve skills for daily living that have been lost or impaired after being sick, hurt, or disabled.” These services may include physical and occupational therapy, speech-language pathology, psychiatric rehabilitation, and other needed services.

http://www.naic.org/documents/committees_b_consumer_information_100831_comments_healthsouth.pdf

“Habilitation is not about waiting for an individual to fail to develop essential skills. Rather it is focused on making sure that at-risk individuals develop foundational skills to enable acquisition of more complex functions throughout their lives.” Also, **“habilitative services aren’t a luxury. They are a wise investment in human potential for about 43 million people, or 14 percent of the population.”**

Polovoy, C. (2011, August 02) Habilitation: “Life-Changing” for People With Disabilities. The ASHA Leader.

“‘Rehabilitation services and devices should be a priority in our healthcare system,’ commented Congressman Jim Langevin, Co-Chair of the House Bipartisan Disabilities Caucus. ‘By providing these services in a timely and appropriate manner, we can reduce long term costs to the system and improve the quality of care for individuals with disabilities across the lifespan.’”

<http://www.coataccess.org/sites/default/files/ITEM%20CC%20D%20CPR%20Final%20Press%20Release%20Congressional%20Briefing%20June%202023%2028D0369279-3%29.pdf>

Why should we include both habilitative and rehabilitative speech-language pathology and audiology services in all insurance plans?

Historically, many insurance plans have denied coverage for habilitative services. Therapy to restore function following a medical diagnosis/incident was included, whereas therapy to initially develop function was excluded. Families greatly benefit from the habilitative and rehabilitative services and devices that are included in the essential benefits package under the Affordable Care Act. These services are consistent with a focus on value, namely, achieving **better outcomes at less overall cost**.

Society also benefits from the results of rehabilitation and habilitation services and devices. The effects are consistent with core American values because they enable people to:

- Maximize independence in the least restrictive environment
- Live active and productive lifestyles that embrace family, work, education, and community
- Avert medical complications and minimize hospital readmissions

By promoting these outcomes, overall health care costs can be reduced, and thus provide significant value to American taxpayers.

<http://www.asha.org/uploadedFiles/ASHA/Practice/Health-Care-Reform/ACRM-Determining-Rehabilitation-and-Habilitation-Essential-Benefits.pdf>

WHY DOES EARLY INTERVENTION WITH HABILITATIVE SERVICES MATTER?

The National Early Childhood Technical Assistance Center summarized the results of extensive research from The Center on the Developing Child at Harvard University which demonstrates:

- “Neural circuits, which create the foundation for learning, behavior and health, are most flexible or “plastic” during the first three years of life. Over time, they become increasingly difficult to change.”
- “Early social/ emotional development and physical health provide the foundation upon which cognitive and language skills develop.”
- “High quality early intervention services can change a child’s developmental trajectory and improve outcomes for children, families, and communities.”
- “Intervention is likely to be more effective and less costly when it is provided earlier in life rather than later.”

“Families benefit from early intervention by being able to better meet their children’s special needs from an early age and throughout their lives. Benefits to society include reducing economic burden through a decreased need for special education.”

<http://ectacenter.org/~pdfs/pubs/importanceofearlyintervention.pdf>

Coverage Needed for Habilitative and Rehabilitative Devices

Devices to improve speech and hearing function include:

- Augmentative and alternative communication devices, which replace or supplement speech that is not functional
- Hearing aids and assistive listening devices

<http://www.asha.org/uploadedFiles/ASHA/Practice/Health-Care-Reform>

An Example of Habilitative Cost Savings

“Research shows that early intervention strategies for children identified with acquired hearing loss will save \$30,000 to \$200,000 during a child’s kindergarten, elementary, and secondary education- for those 90 children identified a year, that is \$2.7 million to \$18 million in savings over 13 years.”

http://www.google.com/url?sa=t&rct=j&q=&esrc=s&frm=1&source=web&cd=1&ved=0CCsQFjAA&url=http%3A%2F%2Fwww.mncdhh.org%2Ffile_download%2F12%2F&ei=bsxWUpW5A-iMyAHL1ID4BA&usg=AFQjCNFZXWjow97vMmnPHGJXqHhtF5gyPA&bvm=bv.53760139,d.aWc

“Every sound and word that she speaks is a result of the dedicated therapists that have worked with her. I have talked to other families who did not receive speech therapy for their children (with the same diagnosis as my child) and at the age of 7 they remained non-verbal.”

- Kari Connick , parent

“Access to early intervention services enabled my daughter to find her voice; now she is poised to be a more effective member of society.”

- Marilyn Fairchild, parent

In the absence of needed treatment, beneficiaries may suffer lifelong deficits and diminished quality of life. They may ultimately require more health services than if the services were provided when identified. Your support of including both habilitative and rehabilitative services—offered at parity—will safeguard patients against being denied crucial coverage of much needed services.