

**Bottom line:** Medicaid (via **EPSDT**) and state **HCBS waivers** cover far more than most families realize—if a clinician writes it as *medically necessary*, it's often covered for kids under 21.

### EPSDT: The Unused Superpower

- **Assistive & communication tech** (AAC devices, speech apps, switches), eyeglasses, hearing aids.
- **Therapies beyond the basics:** speech, OT, PT; behavioral interventions when clinically indicated.
- **Home-based supports:** home health, personal care, private-duty nursing, case management.
- If it treats a diagnosed condition and a provider documents medical necessity, **Medicaid must cover it.**

### HCBS Waivers: Beyond Clinic Walls

- Respite, habilitation/day programs, **supported employment** & pre-vocational training.
- **Minor home modifications** and adaptive equipment to support safety and independence.
- In-home behavioral support and caregiver training.
- Waitlists exist—**apply early** and ask about *priority categories*.

### Private Insurance & State Mandates

- **ABA coverage** is mandated in most states (age/cap rules vary). Appeal denials—many get overturned.
- Habilitative benefits can include **OT, PT, speech** and sometimes **AAC devices**.
- State laws may set minimums (e.g., annual caps, age through 18–21); check your Dept. of Insurance site.

### Commonly Missed (Ask Explicitly)

- **AAC** (tablet/app, dedicated device), mounting, training hours for caregivers.
- **Sensory supports** (weighted items, compression vests) when tied to a treatment plan.
- **In-home aides** or nursing for safety/medical needs documented by your clinician.
- **Transportation** to medically necessary services (varies by state/plan).

### How to Unlock Coverage (Fast Track)

- Get a **clear script** from your clinician: diagnosis, functional need, and why the item/service is medically necessary.
- Use the keywords: **EPSDT** (for Medicaid) or **habilitative** (for private plans) in requests and appeals.
- Ask your plan case manager about **HCBS waivers**, respite, and caregiver training.
- If denied, **appeal in writing**; attach letters of medical necessity and therapy progress notes.

*Coverage varies by state and plan. This handout is informational and not legal advice. Confirm benefits with your plan and state Medicaid office.*