



# San Diego Regional Center

*Serving Individuals with Developmental Disabilities in San Diego and Imperial Counties*

4355 Ruffin Road, San Diego, California 92123 • (858) 576-2996 • www.sdrc.org

[Date]

Name

Address

City, State, Zip

Dear \_\_\_\_\_ :

You are receiving this letter because you have requested that the San Diego Regional Center (SDRC) provide funding for a copayment, coinsurance or deductible for a service provided by your insurance carrier. Before requesting copayment, coinsurance or deductible funding from SDRC, you must be covered and must request these services from your insurance carrier. If you have not already done so, please contact your physician and/or your health insurance carrier to request services for your child.

In July 2013 the State of California Legislature enacted Assembly Bill 89, adding Section 4659.1 to the Welfare and Institutions Code which allowed regional centers to fund private insurance copayment or coinsurance when specific conditions are met. Effective July 1, 2014, regional centers may also fund private insurance deductible for services when specific conditions are met. These conditions include verification that the family's gross income does not exceed 400 percent of the federal poverty level; that there is no other third party having liability (for example, a secondary private insurance or Medi-Cal) for the cost of the service or support; and, that the service or support is included in the client's Individual Program Plan (IPP) or Individualized Family Service Plan (IFSP). Monthly premiums and monthly cost shares are not copayments, coinsurance or deductibles and are not funded by SDRC.

State laws also require regional centers to pursue all possible sources of funding for clients before purchasing any services and are prohibited from purchasing a service that is available from private insurance when a client is eligible for coverage. Medi-Cal funding for ABA services will be available in the near future.

Included with this letter are the following documents for your information:

- Insurance Copayment, Coinsurance or Deductible Purchase of Service Standards for the San Diego Regional Center;
- Current Federal Poverty Guidelines;
- Information about accessing services through your health insurance; and,
- Information about appealing a denial of private insurance benefits.

Also included are the following documents that you will need to complete, sign where needed and return to SDRC **within the next two weeks:**

- Consents for Release of Information forms for you to complete and sign so that we may access information from your health care provider and your insurance company related to the services for which you are requesting copayments, coinsurance or deductible; and,
- SDRC Request for Copayments, Coinsurance or Deductible form.

**East County Office**  
8760 Cuyamaca St #100  
Santee CA 92071  
619-596-1000

**Imperial County Office**  
512 W Aten Rd  
Imperial CA 92251  
760-355-8383

**North County Office**  
1370 W San Marcos Blvd #100  
San Marcos CA 92078  
760-736-1200

**South County Office**  
2727 Hoover Ave #100  
National City CA 91950  
619-336-6600

You also need to provide SDRC with:

- A copy of your insurance card, both the front and back; and,
- A copy of documents certifying your family income (this may include your W2 wage statement, payroll stubs, prior year's state income tax return, or copy of prior year's federal income tax return).

Please note that completing, signing and returning all of the above required documentation is the first step in assessing your request for SDRC to fund your private insurance copayments, coinsurance or deductible. Also note that the date of your initial request for SDRC assistance with copayment, coinsurance or deductible funding is not the start date of funding. The date funding begins will be determined after the SDRC insurance coordinator receives all of the requested information and income eligibility has been established. **SDRC is not able to approve funding retroactively, therefore it is very important that you promptly submit all documents and required information.** If eligible, based on family size and income, SDRC will work with you, your insurance company and the service provider to confirm your insurance benefits and the necessity of the service.

The service provider must be in-network with your insurance company. SDRC will only fund copayments/coinsurance/deductibles at your insurance provider's in-network rates with an in-network provider.

If you do not qualify based on income, funding of your copayments, coinsurance or deductible may be considered if you are able to demonstrate an extraordinary event, a catastrophic loss or significant unreimbursed medical costs associated with the care of the client. Please refer to the enclosed "Purchase of Service Standard for the San Diego Regional Center" for the descriptions of extraordinary event, catastrophic loss and significant unreimbursed medical costs and send a letter explaining how you meet the criteria to San Diego Regional Center, Attention: Executive Director, 4355 Ruffin Rd, Suite 205, San Diego, CA, 92123. **As indicated above, SDRC is not able to approve funding retroactively, so your prompt submission of your exemption request is necessary.**

If your insurance plan denies coverage or payment for the requested service(s), and you will be requesting that the San Diego Regional Center pay for the service(s), the request needs to be considered by the IPP or IFSP planning team. Prior to the planning team meeting we will need written documentation of the insurance denial, you must initiate an appeal with your insurance carrier and you must provide us with documentation of the appeal decision.

Sincerely,



Carlos Flores  
Executive Director

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