

Your Child's Health Care and the Affordable Care Act (ACA):

Habilitative Services

Do you have a child with a physical or developmental disability, or a chronic (long-term) health problem? If so, you need to know:

Under the ACA, many health care services that can help your child with the skills your child needs for everyday life (called habilitative services) must be covered by insurance.

What are habilitative services?

Habilitative services help people of all ages develop new skills needed for everyday life. They include things like occupational, physical, or speech therapy — and hearing and vision services, too. Habilitative services may also help people build mental, behavioral, or social skills. Certain devices, like hearing aids, may also be considered habilitative.

Habilitative services are very important for children with disabilities who need help from therapists and other professionals to learn to communicate, get around, or take care of themselves.

What changed under the ACA?

Before the ACA became law, many individual and small employer health insurance plans didn't cover habilitative services. **Now, these services are included in the ACA as Essential Health Benefits (EHBs), which means that individual and small group health insurance plans have to cover them.**

This is a big step forward when it comes to helping children with disabilities develop the skills they need to grow and learn.

What is the Affordable Care Act (ACA)?

The ACA is the federal health care reform law signed into law in 2010. (Some people call the law Obamacare.) Most people know that the ACA is about health insurance, but the law also includes many ways to improve health care in the United States.



Are all habilitative services covered by the ACA?

No. The law doesn't say which specific services (or devices) are included. It's up to each state to decide the details. This means what's covered under habilitative services in one state might be different than what's covered in another state.

How do I know if the habilitative services my child needs will be covered under my health plan?

If you already have an individual policy or small employer health plan, call the customer service phone number for your health plan and ask for a list of covered habilitative services.

If you're shopping for a new health plan and need help understanding which habilitative services are covered, go to localhelp.healthcare.gov. You can type in your ZIP code or the name of your city or town to find a list of helpful organizations who can work with you to choose the right plan for your family.

You can find another list of consumer assistance resources organized by state at <http://hdwg.org/catalyst/resources>. Be sure to think about what kinds of services your child needs before you choose a plan.

Where can I get more information?

To find out more about about EHBs like habilitative services, go to www.healthcare.gov/glossary/essential-health-benefits

You can find more information about caring for children and youth with special health care needs at www.medicalhomeinfo.org

You can find more information about health insurance for children and youth with special health care needs at www.catalystctr.org



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