



## **PARTNERS FOR ACCESS TO THERAPY**

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# **Children with disabilities age 3 through 18 are being denied or given limited access to insurance coverage for essential therapeutic services.**

## **THE NEED:**

- **Children with disabilities need occupational, physical and speech therapy services.** Children who do not receive necessary therapeutic services do not have the opportunity to become as independent as possible by learning to sit, walk, feed, communicate or dress themselves at that point in time when development is most crucial. As a result, **children who do not have access to therapy have a greater likelihood of life long dependency.**
- **The reasonable cost for the provision of those services now is far outweighed by the cost of not providing those services** associated with lifelong dependency and inability to function within our community and society.
- **Despite this fact, typically health insurance is covering only 10 to 20% of annual therapy costs for children with disabilities** and even this relatively meager coverage is being threatened by arbitrary and unreasonable capitations or outright elimination of coverage.
- **Increasing numbers of children with disabilities and their families are being denied access to essential therapy services.**
- **Unfortunately, on average, only 30% of children with disabilities receive full coverage from private insurers for therapy and 46% receive limited prescribed therapy.**

## **THE CHALLENGE:**

- **Healthcare providers, insurance companies, employers, legislators and families must recognize that affordable insurance coverage for these essential therapeutic services is medically necessary, fair and financially prudent.**
- **Please join with us in forming a coalition** of all those interested in identifying and implementing a way to make affordable therapeutic insurance coverage a reality for those who need it most—our children with disabilities.
- Submit your story or complaint to the Illinois Attorney General Office (numbers available below) via us, enabling their department to have influence over future legislative changes.

**OUR MISSION IS TO IMPROVE ACCESS TO THERAPY FOR CHILDREN  
WITH DISABILITIES, ENSURING INDEPENDENCE FOR THE FUTURE.**

## **CONTACT:**

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