

Minnesota House of Representatives
Health Finance & Policy Committee
Chair: Rep. Liebling
March 21, 2022

Re: HF 3363 – People should have the option to opt out of MCOs

Dear Madam Chair and Members,

My name is Idil Abdull, and I appreciate the opportunity to testify today. As you all know, Managed Care Organizations (MCO) are health insurance companies that contract with the state Medicaid agency to provide health care to low-income people in Minnesota including children with autism and their families.

The idea was to have cost-effective care that is driven by quality and compassion. Sadly, this has not always been the case particularly in the area of autism. DHS' medical director testified recently in this committee and gave you data that suggested majority of low-income Minnesotans have MCOs. This is true for autism families. Children with autism who have MCO for insurance are not getting the services they need and qualify because the process is different and difficult for providers.

Let's say there are two children who are both 5 years old and have autism. Child A named Michael Smith has Medicaid via fee for service and child B named Michael Smith has Medicaid through a health plan. They both apply to autism therapy agency C who will take the fee for service child because the process is easier, the reimbursement is faster, and there is plenty of consistent training on claim and authorization submission. On the other hand, the MCO has horrible process or no process at all for claims, billing, authorizations, and reimbursement.

In other words, the provider will most likely take the child whose insurance is smoother and better. Keep in mind that both kids have Medicaid, but because MCOs are extremely difficult to navigate and work with, no provider will want to take that child. This is already happening in EIDBI. DHS has this data, but refuses to end contracts with MCOs.

Now, there is something you can do about this because Medicaid should be Medicaid should be Medicaid. You can hold DHS accountable for the language in the MCO contracts to ensure the process and rules are the same. You can take away the ability to contract with MCOs if they do not do what they are supposed to do. I have seen this done by previous DHS administrations and governors.

I hope you call DHS and ask them to stop the double standard. I hope you tell MCOs they will not get public funds if they do not meet your standards.

For autism and probably other areas, MCO are not meeting even basic standards. Autism families and others should have the choice and option to opt out of MCOs without going through

the lengthy process of smart medical team review and/or social security eligibility. These take a long time which defeats the purpose of early autism intervention.

You can read below articles as a reference of when MCOs were blatantly discriminating against children with autism. Some families have sued them and won. I hope we do not wait for more lawsuits from families again. MCOs should not be allowed to behave this way while taking public funds that you all approve and have the authority to deny.

<https://www.startribune.com/autistic-maple-grove-boy-wins-battle-for-treatment-coverage/127978098/>

<https://www.startribune.com/kids-with-autism-face-double-standard/119121669/>

Thanks as always

Idil Abdull – Somali Autism Mom & Advocate