

# DRAFT OF December 12, 2012

## FOR FURTHER STUDY AND CONSIDERATION

### DEFINITION OF HABILITATIVE SERVICES

Habilitative Services are services provided in order for a person to attain and maintain a skill or function never learned or acquired due to a disabling condition.

### COVERAGE OF HABILITATIVE SERVICES

**Habilitative Services.** Subject to all terms, conditions, exclusions and limitations of the Plan as set forth in this Policy, and subject to the Deductible, Copayment and Coinsurance amounts specified in the Schedule of Benefits, coverage is provided for the following services:

1. **Physical, Occupational and Speech Therapy** provided for developmental delay, developmental speech or language disorder, developmental coordination disorder and mixed developmental disorder. Therapy services must be performed by an appropriate registered physical, occupational or speech-language therapist licensed by the appropriate state licensing board and must be furnished under the direction and supervision of a physician (doctor of medicine or doctor of osteopathy) or an advanced practice nurse in accordance with a written treatment plan established or certified by the treating physician or advanced practice nurse.<sup>1</sup>
2. **Durable Medical Equipment** when prescribed by a physician (doctor of medicine or doctor of osteopathy) or an advanced practice according to the guidelines specified below.
  - a. Durable Medical Equipment is equipment which (1) can withstand repeated use; and (2) is primarily and customarily used to serve a medical purpose; and (3) generally is not useful to a person in the absence of an illness or injury; and (4) is appropriate for use in the home.
  - b. Durable Medical Equipment delivery or set up charges are included in the Allowance or Allowable Charge for the Durable Medical Equipment.
  - c. Replacement of DME is covered only when necessitated by normal growth or when it exceeds its useful life. Maintenance and repairs resulting from misuse or abuse of DME are the responsibility of the Covered Person.
  - d. When it is more cost effective, the Company in its discretion will purchase rather than lease equipment. In making such purchase, the Company may deduct previous rental payments from its purchase Allowance.

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<sup>1</sup> It is understood that the issuer will determine the number of therapy sessions, but at a minimum therapy for habilitation will be on parity with therapy for rehabilitation.