

## OP/Ed on Early Intervention Week

The New Jersey Speech-Language Hearing Association commends state officials for designating the third week of May as “New Jersey Early Intervention Week”. The Department of Health and Senior Services’ Early Intervention Program is mandated to find, evaluate and, with the input of families, provide services and support to children with developmental delays, from birth to age three. Speech-Language Pathologists and Audiologists work closely with families and other professionals to help children who are exhibiting deficits in the areas of speech, language, hearing and/or feeding and swallowing.

The members of the New Jersey Speech-Language-Hearing Association want to take this opportunity to point out that there is still more that we need to be doing to help our at-risk children. In particular, we are noticing a disturbing gap in services for children age three to five, especially for speech, language and hearing services.

The state’s Early Intervention Program covers children from birth to age three. Yet, many children who age-out of the program continue to need services from age three to five, before they enter school. Only if challenges are severe, and meet specific criteria, can three- to five-year-olds continue receiving services through specialized school-based programs.

Our concern is that there are few funding resources for children age three to five whose communication challenges are not considered “severe”, but still require therapy after aging out of Early Intervention

Parents of such children know that these are critical developmental years. They turn to their health insurance companies for services, but are often turned down.

- To cut skyrocketing premium costs, many insurance plans are reducing or eliminating coverage for the evaluation and treatment of speech, language, eating/swallowing and hearing disorders. Many people are surprised to find out that these services, for their children, might be very limited or not covered at all. Those who can afford it will pay for services themselves; many others will do without.
- Many insurance companies are reclassifying most childhood speech and communication disorders as developmental, non-medically based and as non-restorative treatment. Given this redefinition many insurance companies no longer cover children requiring speech/language therapy for a variety of disorders.
- In cases where coverage is provided by a plan, there is a rise in service denials by insurance companies. Challenging denials is possible, but most people do not have the time or ability to deal with a long, confusing and difficult appeals process.

As a result of policy changes, insurance companies are shifting the burden of care onto taxpayers by redirecting parents to state-funded Early Intervention programs, Federal Medicaid programs or school systems – all of which are being over-burdened and at times being asked to handle problems beyond the scope of services typically offered. Many three- to five-year-olds are going without services during their most critical developmental years or families are going into debt paying out of pocket for these much needed services.

The 1,900 members of the New Jersey Speech-Language-Hearing Association urge insurance companies to reevaluate their policy decisions. Families should reach out to their employers' Human Resources departments and request that Speech-Language Therapy and Audiology services be added during the annual policy review. We encourage the NJ Legislature to address this issue and consider the measures taken in Colorado to mandate that services be provided to all children up to age five. Lastly, we encourage parents to use the insurance appeals process to get the necessary services for their children.

As speech-language pathologists and audiologists helping children improve their communication skills, we see firsthand how early intervention can dramatically improve individual lives and society as a whole. We hope this special week will help everyone understand how critical early intervention is, to support it and to use the services when necessary.

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