



## Medical Insurance Grant Application for the 2025 Calendar Year

### Our Vision

Prepare kids with autism for the world and prepare the world for them.

### Our Mission

To be the financial bridge to help children on the autism spectrum who are uninsured or underinsured access medical insurance coverage to attain Applied Behavior Analysis (ABA) Therapy. ABA Therapy focuses on communication, life, and social skills and helps individuals reach their full potential. We strive to create a world of inclusion where ALL means ALL.

### Important Information for Applicants

- Applicants **MUST** have a current autism diagnosis.
- Applicants **MUST** be a resident of Illinois or Florida.
- Applicants **can be** on MEDICAID, uninsured, or have existing medical insurance through an employer or broker.
- Applicant's Household income and size will be taken into consideration. (Priority will go to low-income and/or families with multiple dependents on the spectrum.)
- Applicants **MUST** complete a *Personal Statement* explaining their need for assistance. Everyone has a story, this is your opportunity to share your story and that of your child.
- One application per applicant. (All family members and siblings **MUST** have their own application).
- Applicants **MUST** be seeking Applied Behavior Analysis (ABA) Therapy with a **MINIMUM of 12 HOURS Weekly**. (We require that all grantees maintain twelve (12) hours at a minimum of ABA per calendar week).
- If awarded, applicants can use their medical insurance grant for any and all therapies and medical needs, but Applied Behavior Analysis Therapy (ABA) is the only one required as a condition of this grant and the only therapy that we audit to verify that 12 minimum weekly hours are being met.
- **Applicants should please note that health insurance plans typically require that your dependent's autism diagnosis be updated within the last three (3) years or will require that you get an updated evaluation in order to be applicable for ABA services. \*\*\*PLEASE ENSURE THAT YOU HAVE AN APPOINTMENT SET FOR AN UPDATED COMPREHENSIVE DIAGNOSIS PRIOR TO SUBMITTING YOUR APPLICATION IF YOUR LAST DIAGNOSIS DATE IS OLDER THAN 3 YEARS OLD.**
- Applicants **may be** contacted for a phone interview or emailed to obtain more information.
- Applications **MUST** be received no later than **MIDNIGHT (No Exceptions)** along with your **2023 TAX RETURN AND TWO OF YOUR MOST RECENT PAY STUBS OR UNEMPLOYMENT PAY STUBS FROM YOUR APPLICATION DATE. IF YOU DO NOT HAVE PAYSTUBS OR UNEMPLOYMENT RECORDS, YOU MUST SUBMIT A STATEMENT AS TO WHY. IF YOU ARE SELF-EMPLOYED, PLEASE UPLOAD YOUR BALANCE SHEET, PROFIT AND LOSS STATEMENTS, AND LAST TWO MONTHS OF BANK STATEMENTS.**

**\*\*FAILURE TO INCLUDE ALL SOURCES OF INCOME ON THE APPLICATION, INCLUDING SELF-EMPLOYMENT CAN DISQUALIFY YOUR APPLICATION.**

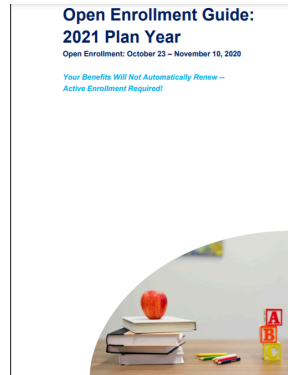
**GRANT RECIPIENTS WILL BE NOTIFIED BEFORE DECEMBER 9<sup>TH</sup>, 2024**

**If the applicant does NOT have medical insurance or has medical insurance through their employer, the state, or Medicaid that DOES NOT cover Applied Behavior Analysis (ABA) Therapy, in that case, an applicant may apply with the understanding that:**

- Applicants with **MEDICAID MUST** apply for health insurance through a **PRIVATE INSURANCE BROKER** and **NOT** from *The Marketplace*, otherwise known as the *Affordable Health Care Act*.  
**(\*This is necessary because The Marketplace is a government-subsidized health insurance plan, and insureds are NOT allowed to have more than one type of government-subsidized insurance plan. If you make this mistake, MEDICAID will automatically cancel. Additionally, it is important to note that private insurance will become your primary insurance, and MEDICAID will be a secondary insurance.)**
- All other applicants **without** medical insurance or medical insurance that **does not** explicitly cover ABA Therapy **can** apply for health insurance that will cover ABA Therapy from a private insurance broker or The Marketplace at <https://www.healthcare.gov> (\*\*The Marketplace allows for premium tax credits based on income where attaining insurance from a private insurance broker may not.)
- The open enrollment period for 2025 coverage is November 1-December 15, 2024, with a January 1, 2025 start date; otherwise, open enrollment will remain open through January 15, 2025, but will have a Feb. 1, 2025 start date.
- Marketplace recommended plans are Silver or Gold due to the deductible and out-of-pocket maximum.  
**\*\* IT makes it seem like BRONZE IS THE MOST AFFORDABLE MONTHLY, BUT LONG-TERM CAN BE THE MOST COSTLY BECAUSE OF DEDUCTIBLE, COPAYMENTS, AND COINSURANCE.**
- Our Medical Insurance Grant **ONLY** covers medical insurance premiums for an individual plan with evidence that ABA Therapy is ongoing and occurring in the month with an average minimum of twelve (12) hours weekly. **WE DO NOT COVER DEDUCTIBLES, CO-PAYS, COINSURANCE, LATE FEES OR MISSED APPOINTMENT FEES.**
- ABA Audits will occur randomly throughout the year to verify that ABA therapy is taking place.
- **Applicants will send AHP their monthly insurance premium invoice for reimbursement within 30 days of invoice date along with evidence that the monthly premium payments are being paid on time.** AHP will not pay any late fees or other fees of any kind. **Both the invoice and the evidence of payment are required in ONE email to be sent to [reimbursements@autismheroproject.org](mailto:reimbursements@autismheroproject.org)**

**Applicants who DO have medical insurance through their employer that DOES cover ABA Therapy.**

- AHP will pay the difference in coverage that covers the applicant's portion of the premium **ONLY**. (For Example: If the **Employee** premium is \$75 per pay period for medical insurance and the **Employee plus a dependent** premium is \$125. AHP will pay the difference of coverage for the applicant in the amount of \$50 (\$125 - \$75 = \$50)—another example for an **Employee** who carries a **family plan**. **Employee** premium is \$75 per pay period for medical insurance, and the **family plan** premium is \$175. AHP will pay the difference of coverage for the applicant in the amount of \$100 (\$170 - \$75 = \$100).
- When completing an application, if you have your Employee 2025 "Open Enrollment Plan Guide," please use the most current employee portion payroll deductions for insurance. (\*We have provided a sample of an Open enrollment guide to help you understand where your grant application amounts should be pulled from.)
- ABA Audits will occur randomly throughout the year to verify ABA therapy is taking place for a minimum of 12 hours.
- Applicants will send AHP evidence that monthly premium payments are being paid through employer deductions on the current pay stubs.



Coverage Tier by Plan	MEDICAL PLAN OPTIONS				
	Annual Premium	Annual Cost	Employee Contribution Per Deduction	20 Pay Periods	21 Pay Periods
<b>Standard Health</b>					
Employee only	\$5,564	\$4,324	\$130	\$20.23	\$20.02
Employee plus spouse	\$12,287	\$8,524	\$157	\$25.28	\$25.06
Employee plus children	\$5,712	\$7,403	\$107	\$16.27	\$16.78
Family	\$14,420	\$12,288	\$265	\$41.27	\$41.85
Dependent Veterans Child	\$5,564	\$0	\$130	\$194.77	\$206.03
<b>Local Health</b>					
Employee only	\$5,959	\$8,485	\$148	\$27.46	\$28.52
Employee plus spouse	\$22,617	\$12,764	\$230	\$37.81	\$39.23
Employee plus children	\$17,120	\$14,882	\$217	\$36.85	\$38.26
Family	\$28,288	\$24,129	\$428	\$63.77	\$65.41
Dependent Veterans Child	\$5,959	\$0	\$148	\$209.65	\$224.17
<b>World #1000</b>					
Employee only	\$12,314	\$8,787	\$147	\$23.02	\$23.42
Employee plus spouse	\$21,148	\$17,972	\$172	\$27.02	\$27.65
Employee plus children	\$17,742	\$14,579	\$201	\$22.26	\$22.82
Family	\$28,208	\$24,986	\$439	\$66.58	\$68.28
Dependent Veterans Child	\$12,314	\$0	\$147	\$236.68	\$242.81
<b>Standard Plus</b>					
Employee only	\$663	\$663	\$0	\$0.00	\$0.00
Employee plus spouse	\$1,326	\$663	\$666	\$26.76	\$26.63
Employee plus children	\$1,342	\$663	\$677	\$26.36	\$26.12
Family	\$1,968	\$663	\$1,295	\$47.16	\$46.43
Dependent Veterans Child	\$663	\$0	\$663	\$20.52	\$20.69
<b>Standard Plus</b>					
Employee only	\$92	\$46	\$46	\$1.76	\$1.41
Employee plus spouse	\$174	\$97	\$97	\$3.34	\$4.57
Employee plus children	\$182	\$91	\$91	\$3.52	\$4.81
Family	\$266	\$136	\$136	\$5.17	\$7.22
Dependent Veterans Child	\$92	\$0	\$92	\$3.52	\$4.81

**\*\*\*TO COMPLETE THE ONLINE APPLICATION NOW: [CLICK HERE](#)**

**Following FORMS MUST ALSO be uploaded in the online application:**

- [More Than 3 Therapy Provider Form \(Only if applicable.\)](#)
- [Authorization to Use and Disclose Protected Health Information \(PHI\) Form 2025 \(Must be uploaded within the Google Form application.\)](#)
- [AFFIDAVIT Form 2025 \(Must be uploaded within the Google Form application.\)](#)

## Application Checklist

In order to be considered for a grant, please be sure to submit all of the following:

**If you need support completing or uploading documents onto the application, please contact us via email [autismheroproject@gmail.com](mailto:autismheroproject@gmail.com) or call us at 224-269-1074.**

- Completed Online Application
- Signed Authorization to Use and Disclose Protected Health Information (PHI) (upload into Online Google Form Application)
- Personal Statement within the Online application
- Signed Affidavit (upload into Online Application)
- Last 2 current pay stubs (dated within 30 days) for all parents/guardians. If Self-Employed, please provide proof of income and expenses in the last 60 days. (upload into Online Application)
- 2023 Tax Returns for parents/guardians (upload into Online Application)
- \*If you do not have income or income taxes, please indicate No Tax Return or Pay Stubs when you submit your application in the comments.
- Applicants seeking insurance for calendar year 2025 from The Marketplace must speak to a **private insurance broker** if they have Medicaid or if the applicant doesn't have Medicaid or employer funded insurance that covers ABA Therapy, please visit <https://www.healthcare.gov/>



Online applications will close on November 10th, 2024 at midnight.

*Please Note: All Applicants may be contacted to conduct a phone interview.*

**GRANT RECIPIENTS WILL BE NOTIFIED BY DECEMBER 9<sup>TH</sup>, 2024**