

Austin Psychological and Testing Center, LLP
Psychological Assessment and Insurance Coverage Overview

Information about Kelley Ahr, Psy.D.

Dr. Kelley Ahr started to administer psychological assessments in 1994 at a college in Los Angeles. Throughout graduate school, she took all psychological assessments courses available and conducted psychological assessments at her practicum and internship sites. Upon graduation in 1998, she returned to Texas and completed her postdoc program at Deer Oaks Mental Health. While there, she started to work with Texas insurance companies and continued to administer psychological assessments as part of her post doc responsibilities. She became fully licensed in 1999 and opened up her own practice soon after. Since then, she has specialized in psychological assessments and has been on insurance panels throughout her career.

Overview of Psychological Assessments

There are generally three areas of psychological assessment.

1. Emotional Functioning

Purpose: to gather information regarding depression, anxiety, trauma, ADHD, behavioral functioning, etc.

There are two methods:

- a. Projective Testing (examples: TAT, Rorschach, Sentence Completion)
Projective tests are somewhat ambiguous and help the examiner gather the information is less obvious methods
- b. Objective Testing (examples: questionnaires)
Objective tests ask questions regarding emotional and behavioral functioning; the scores are calculated, and statistics are used to determine if symptoms endorsed are above average (meaning more than the typical ups and downs that most people experience). Many questionnaires have validity scales to ensure that the respondent is answering honestly and consistently.

2. Cognitive Functioning

Purpose: to gather information regarding various areas of cognitive functioning including verbal skills, nonverbal/abstract reasoning skills, executive functioning, processing speed, etc.

ADHD symptoms usually impair areas of cognitive functioning in predictable patterns. Cognitive testing is important to evaluate ADHD but also anxiety and learning disorders. Cognitive functioning is important when understanding learning disorders, because

academic functioning is compared to cognitive functioning to determine areas of relative strengths and weaknesses.

3. Achievement Testing (AKA: Academic Testing, “dyslexia testing”)

Purpose: to gather information regarding academic functioning in the areas of reading, writing and math. Areas of unexplained weaknesses may be considered a learning disorder.

Important note: In the DSM 5, the term “specific learning disorder” is used in place of “dyslexia”, “dysgraphia”, and “dyscalculia”. DSM-5 considers SLD to be a type of Neurodevelopmental Disorder that impedes the ability to learn or use specific academic skills (e.g., reading, writing, or arithmetic), which are the foundation for other academic learning. The learning difficulties are ‘unexpected’ in that other aspects of development seem to be fine.

Notes about cognitive and achievement testing

Most companies that make these types of assessment kits make corresponding cognitive and achievement batteries. The scores are standardized and can be compared to each other.

The examiner is looking for patterns of weaknesses (compared to their own scores but also compared to same age peers in the general population).

Overview of insurance companies and psychological assessment

Insurance companies cover what they consider “medical necessity”. They do NOT cover testing related to occupation, education or legal problems. The good news is that schools have a Licensed Specialist in School Psychology (LSSP) who can conduct the achievement battery to be used in conjunction with the cognitive and emotional testing. School psychologists cannot diagnosis mental health conditions including ADHD.

The following are snippets taken out of the provider manual from various insurance companies:

United:

Neuropsychological testing is proven and medically necessary for evaluating individuals with the following conditions when the result of testing will influence clinical decision making:

- Attention-deficit/hyperactivity disorder (ADHD) when all of the following are present:
 - Specific neurocognitive behavioral deficits related to ADHD need to be evaluated and
 - Testing has been recommended by a physician and is related or secondary to a known or suspected organic-medical condition resulting from brain injury or disease process (e.g., concussion, intractable seizure disorder, cancer treatment effects, genetic disorders, inborn errors of metabolism)

Note: The scope of these criteria is applicable only to neuropsychological testing that is covered by the medical benefit. These criteria do not apply to evaluate or determine educational interventions.

- Confirmed space-occupying brain lesion including but not limited to the following:
 - Brain abscess
 - Brain tumors
 - Arteriovenous malformations within the brain

Medicaid:

Testing.

III. Exclusion Criteria

Psychological testing will not be authorized under any of the following conditions:

- A. The patient is not neurologically and cognitively able to participate in a meaningful way in the testing process.
- B. The test is used as screening tool given to the individual or to general populations.
- C. Administered for educational or vocational purposes that do not establish medical management.
- D. Performed when abnormalities of brain function are not suspected.
- E. Used for self-administered or self-scored inventories, or screening tests of cognitive function (whether paper-and-pencil or computerized), e.g., AIMS or Folstein Mini-Mental Status Examination.
- F. Repeated when not required for medical decision-making (i.e., making a diagnosis or deciding whether to start or continue a particular rehabilitative or pharmacologic therapy).
- G. Administered when the patient has a substance abuse background and any of the following apply:

Magellan:

Neuropsychological testing is considered to be not medically necessary when used primarily for:

- educational or vocational assessment or training
- improving academic performance
- baseline assessment of function
- monitoring of chronic conditions when there is no significant new change in behavior, mental state or cognition
- screening purposes

Cigna:

3. Testing is never approved for more than 4 hours per day or 8 hours per calendar year. If additional testing is requested, documentation supporting medical necessity must be submitted.

Educational testing is not a covered benefit, though this disqualifier is subject to patient specific review. **IQ and Achievement tests are educational tests.** Assessment of possible learning disabilities, developmental disabilities, or autism spectrum disorders is provided by the school system per federal mandate Public Law 94-142, the *Education of all Handicapped Children Act of 1975*.

However, neuropsychological testing in children before the age of 5 for autism is supported in the literature. Screening instruments should be used first. These include the Checklist for Autism in Toddlers (18 months of age) or the Autism Screening Questionnaire for children 4 years of age

Aetna:

exposure particularly in the occupational or environmental medicine realm. In these cases, NPT would not be covered under Aetna's medical or mental health benefits, but may be covered by the worker's compensation carrier.

- NPT or PT for educational reasons is not covered. This testing is usually provided by school systems under applicable state and federal rules. Most benefit plans exclude coverage of educational testing. Please check benefit plan descriptions. In addition, NPT or PT performed for educational reasons is not considered treatment of disease.
- NPT or PT for employment, disability qualification, or legal/court-related purposes is not covered as it is not considered treatment of disease.

Blue Cross Blue Shield:
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The following tests are not covered as they are educational and excluded from coverage:

Clinical Attention test -Child (CAT-C)
Clinical Attention test -Adult (CAT-C)
WIAT: Weschler Individual Achievement Test for Children
Wide Range Achievement Test
Woodcock Johnson Psychoeducational Battery (Achievement)
Woodcock Johnson Psychoeducational Battery (Cognitive)
Woodcock Reading Mastery Tests-R
WRAT: (Wide Range Achievement test 3rd Edition)

Also known as:

FAQ:

1. Why do some people choose to pay privately for achievement testing when the school psychologist can perform this battery?

Generally, for three reasons: concern about depth of testing completed by school district, the length of time it will take to have it completed, and/or preference to have the testing altogether to make it more cohesive. Sometimes, the schools conduct thorough achievement batteries, and other times, the batteries are screeners.

2. Can I use the report to help with academic planning even if the achievement battery is not completed?

Yes. APTC can share the report with any professional on the treatment team (i.e. physicians, occupational/speech/physical therapists, psychotherapists) with a signed release. APTC cannot release the report to the school; parents are welcome to share (or not share) the findings with the school. Suggestions are made regarding possible academic accommodations *as a courtesy* based on the information that was obtained for the treatment team; however, it is up to the school to decide if the suggestions are appropriate/available.