

**School Health Related Services**  
**TIPS**

Among the protections:

- Services should cost a family nothing, including co-pays.
- Schools must ask your permission to bill private insurance.
- Third party payments should not lead to a loss of coverage, lower your lifetime available services or lead to an increase in premiums.

Because schools often struggle to pay for related services and increasingly look for Third Party Payments, it's important to know how, under the law, schools must handle this.

*Resource Center for Accessible  
Living, Inc.*  
727 Ulster Avenue  
Kingston, NY 12401  
845-331-0541  
www.rcal.org

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## SPECIAL EDUCATION TIPS



### **School Health Related Services: Who Pays?**

If your child with special needs is enrolled in school and has an IEP, it's likely that he/she receives related services like PT, OT or speech at no cost to you. In most cases, the school pays for these services. But you should know that schools can also request Third Party Payments. That is, a school can ask your private insurance or Medicaid to pay for your child's related school services. IDEA, the special education law, provides some protections for families when schools might try to bill Medicaid or private insurance.

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