

**Challenge** Client was having difficulty accurately and consistently doing this calculation. Based on :

- Fixed allotment for services
- Deductible
- 3 types of services with 3 different rates
- Percentage of the out-of-pocket for the client

Allotment	\$ 14,750.00							
Deductible	\$ 200.00							
BCBA/hr	\$ 135.00	Home/hr	\$ 60.00	ABA/hr	\$ 40.00	Where Insurance pays a portion/week		
BCBA Visit/wk	4	Home Visit/wk	1	ABA Visit/wk	2	Client	Insurance	Max. Weeks of Care
Total	\$ 540.00		\$ 60.00		\$ 80.00	45%	55%	21
				Care Total/wk	\$ 680.00	\$306.00	\$ 374.00	

Sample 1.b

Result shows that with a mix of 4 hrs of BCBA, 1 hr of Home, 2 hours of ABA the client will get 21 weeks of therapy before the allotment ends.

Allotment	\$ 14,750.00							
Deductible	\$ 200.00							
BCBA/hr	\$ 135.00	Home/hr	\$ 60.00	ABA/hr	\$ 40.00	Where Insurance pays a portion/week		
BCBA Visit/wk	1	Home Visit/wk	3	ABA Visit/wk	2	Client	Insurance	Max. Weeks of Care
Total	\$ 135.00		\$ 180.00		\$ 80.00	45%	55%	37
				Care Total/wk	\$ 395.00	\$177.75	\$ 217.25	

Sample 1.a

Changing the mix of services from (4, 1, 2) to (1, 3, 2) the care extends to 37 weeks.



Allotment	\$ 6,000.00							
Deductible	\$ 500.00							
BCBA/hr	\$ 135.00	Home/hr	\$ 60.00	ABA/hr	\$ 40.00	Where Insurance pays a portion/week		
BCBA Visit/wk	2	Home Visit/wk	1	ABA Visit/wk	5	Client	Insurance	Max. Weeks of Care
Total	\$ 270.00		\$ 60.00		\$ 200.00	10%	90%	11
				Care Total/wk	\$ 530.00	\$ 53.00	\$ 477.00	

Sample 2.a

**Changes:** Allotment, deductible and insurance-client split.

11 weeks of care with a (2, 1, 5) mix of services.

Allotment	\$ 6,000.00							
Deductible	\$ 500.00							
BCBA/hr	\$ 135.00	Home/hr	\$ 60.00	ABA/hr	\$ 40.00	Where Insurance pays a portion/week		
BCBA Visit/wk	2	Home Visit/wk	3	ABA Visit/wk	1	Client	Insurance	Max. Weeks of Care
Total	\$ 270.00		\$ 180.00		\$ 40.00	10%	90%	12
				Care Total/wk	\$ 490.00	\$ 49.00	\$ 441.00	

Sample 2.b

Changing (2, 1, 5) mix to (2, 3, 1) extends allotment 1 extra week.