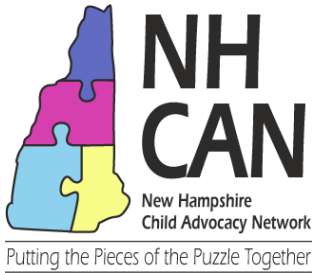


**Our children. Our state. Our future.  
2006 Priorities for New Hampshire's Children**



**Early Intervention:  
The Need for Public-Private Partnership**

**Highlights**

- ✓ Providing early intervention services, such as physical and speech therapy, to children under the age of three with developmental disabilities benefits children, schools, communities and the state budget.
- ✓ For every dollar invested in early intervention, there is a 40% investment return in government savings from special education, reduction in juvenile justice and criminality, welfare and unemployment costs.
- ✓ Cost increases disproportionate to funding have placed NH's early intervention system in New Hampshire at risk- necessitating prompt legislative action to preserve critical services.
- ✓ One private insurance company in NH, Anthem, already covers early intervention services for children under three years of age.

[Issue overview](#)

[Action plan](#)

[What can I do?](#)

[To learn more](#)

[References](#)

**Issue overview**

Early intervention identifies infants and toddlers who have developmental challenges, and supports them and their families with services, education and training. In New Hampshire, the state's Family Centered Early Supports and Services provides comprehensive services to children under age three with difficulties in early childhood development and learning and provides support, education and training to their families. Early intervention services are extremely effective; however, they are not currently provided to all of the children in need. That is why supporting Family-Centered Early Supports and Services is a top priority for 2006. Proposed legislation would require that all health insurers in NH offer an early intervention service benefit to children ages birth to three.

Investing in early education is a wise use of public and private monies. First, it works. In 2004, half of the 3,200 children receiving early intervention services no longer needed services by their third birthday. Without help, many of these children would have fallen behind their friends developmentally, struggled when they started school, and required more intensive and expensive interventions later. Not all NH children receive necessary services. Second, it is cost-effective. For every dollar invested, there is a 40% investment return in government savings from special education, reduction in juvenile justice and criminality, welfare and unemployment costs plus the benefits derived from greater income potential with higher contributions to both the tax base and society as a whole.

Despite its proven success, New Hampshire's early intervention system is at risk. Cost increases disproportionate to state and federal funding have resulted in decreased coverage — and increased cost shifting onto the backs of NH taxpayers. It does not need to be this way. In New Hampshire today, only one insurance company, Anthem, reimburses for the costs of early intervention services for children under the age of three. By requiring all insurance companies doing business in NH to pay for early

intervention services for children under three years of age, we could not only support — but actually expand — the reach of early intervention services.

Requiring insurance coverage is a win-win proposition. Children receive needed services. State budgetary pressures are relieved. And insurance companies better serve their clients. The cost is small — including early intervention services in NH group coverage plans would increase individual insurance rates by less than the price of a single cup of coffee each month per person — a smart investment with significant returns to children, communities and the state economy.

### **Action plan**

- ◆ We CAN back legislation requiring NH insurance companies to pay for early intervention services including physical therapy, occupational therapy, speech therapy and social work services for developmentally disabled children ages birth to three.
- ◆ We CAN increase public understanding of the cost effectiveness of early intervention through public outreach and education about the scope of the problem, the effectiveness of intervention, and the benefits to the community.

### **What can I do?**

- ✓ **Help educate the public** about what Early Supports and Services is and why it is so important to children, family and community success.
- ✓ **Spread the word with your colleagues and friends** that the early intervention is in jeopardy and that supporting this legislation will ensure its ability to serve all eligible children and families.
- ✓ **Contact your employer's human resources department** and ask them to let health insurers know that providing early intervention benefits is important.
- ✓ **Read the Child Advocacy Updates and Alerts and track the legislation.** (To sign up to receive these e-mails, send an e-mail [childrensalliancenews@childrennh.org](mailto:childrensalliancenews@childrennh.org) and ask to be added to the e-mail list.)
- ✓ **Contact your legislators and let them know you support the legislation.** (Hint: Use the Children's Alliance legislative action center to contact your representatives: <http://www.childrennh.org/capwiz.php>.)

### **To learn more**

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