



VERMONT PSYCHOLOGICAL ASSOCIATION, INC.

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April 17, 2024

Testimony for Vermont Senate Health and Welfare Committee on H.766

Subject: Denial of Psychological and Neuropsychological Testing Services by Blue Cross Blue Shield of Vermont

Honorable Members of the Vermont Senate Health and Welfare Committee,

On behalf of the Vermont Psychological Association, there is deep concern regarding the *denial of psychological and neuropsychological testing services* by Blue Cross Blue Shield of Vermont (BCBSVT). Medicare, Medicaid, MVP, and other insurance plans consider psychological and neuropsychological testing services as essential services and, in some cases, don't even require prior authorization. What's more is that BCBSVT approves these services but only for limited plans (such as the State of Vermont plan). As we deliberate on H.766, an act related to prior authorization and step therapy requirements, health insurance claims, and provider contracts, it is crucial to address the adverse impact this denial has on some of Vermont's most vulnerable populations.

1. Children:

- BCBSVT's refusal to cover psychological and neuropsychological testing services affects children significantly. Early identification of learning disabilities, emotional challenges, or cognitive difficulties is essential for timely intervention and support. Denying access to these assessments jeopardizes the well-being and educational prospects of our young citizens.

2. Adults with Learning Disabilities or Emotional/Cognitive Difficulties:

- Many adults in Vermont face learning disabilities, emotional distress, or cognitive impairments. These conditions impact their daily lives, relationships, and ability to work. Neuropsychological testing provides critical insights into their cognitive functioning, helping tailor appropriate treatments and accommodations. Denying coverage exacerbates their struggles and perpetuates inequities.

3. Older Adults in Cognitive Decline:

- Vermont's aging population deserves compassionate care. Neuropsychological testing is indispensable for diagnosing conditions like dementia, Alzheimer's disease, and other cognitive impairments. Early detection allows families to plan for the future, access support services, and maintain dignity. BCBSVT's denial of coverage undermines the well-being of our seniors.

4. Long-Term Treatment Planning:

- Neuropsychological testing informs long-term treatment strategies. By understanding an individual's cognitive strengths and weaknesses, healthcare providers can tailor interventions, recommend therapies, and enhance quality of life. Denying access to these assessments hinders effective treatment planning.

5. Equity and Access:



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- Denying psychological and neuropsychological testing disproportionately affects vulnerable populations. It perpetuates disparities in healthcare access and exacerbates existing inequalities. As a state committed to equity, Vermont must ensure that all residents, regardless of their circumstances, have equal access to essential services.

In conclusion, I urge the Vermont Senate Health and Welfare Committee to consider the far-reaching consequences of BCBSVT's denial of psychological and neuropsychological testing services. By supporting H.766, we can safeguard the well-being of our citizens, promote equity, and uphold Vermont's commitment to compassionate healthcare.

Thank you for your attention to this critical matter.

Respectfully submitted,

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References:

1. [H.766 - An act relating to prior authorization and step therapy requirements, health insurance claims, and provider contracts¹](#).
 2. [Neuropsychological and Psychological Testing Corporate Medical Policy²](#).
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