

# Guide to Healthcare Coverage for Blue Bird Day, Eyas Landing, and Merlin Day Academy Services

Blue Bird Day and Eyas Landing have created this guide to healthcare coverage for your convenience. This guide provides direction on the important questions you may ask about an insurance policy to determine if it covers all services provided in the program. The guide also includes a specific example of a policy currently offered on the marketplace estimated to cover the program without any limitations or exclusions, per advice of insurance broker John Novi.

## Blue Bird Day and Eyas Landing are considered “In-Network” with the following:



- Aetna PPO
- Blue Cross Blue Shield of Illinois PPO / Blue Choice
- Blue Cross PPO Gold / Silver / Bronze

## Blue Bird Day and Eyas Landing are considered not “In Network” and WILL NOT ACCEPT:

- All HMOs, Community Health Plans, or Medicaid



## Common Questions to Ask Insurance:

1. Is there a limit on the amount of occupational, speech, or physical therapy visits?  
If yes, is this a hard (strict) maximum or soft (flexible) maximum?  
If yes, is the visit limit waived under the [Illinois State Mandate for Autism Spectrum Disorder](#)?
2. Does this policy cover my child’s diagnosis? Common Diagnoses:
  - Autism
  - Developmental Delay
  - Speech and Language Delay
3. Is Speech therapy covered for non-restorative therapy?
4. Does this policy cover ABA therapy? Does it cover ABA therapy with multiple providers?



## Disclaimer:

- This only serves as a guide. It does not guarantee benefits or coverage. We advise that you contact Blue Cross Blue Shield directly to determine coverage.
- Visit <https://www.healthcare.gov/> for an individual quote for your child.
- These quotes were based on a policy for an individual living in Cook County.
- Please note, Medicaid policies cannot be combined with an individual subsidized policy. Coverage must be declined to avoid any coverage issues.



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Many of our families have highly recommended Insurance Broker John Novi at Cosmat Health Insurance and also Alexandra Eidenburg at The Insurance People as reliable sources to aid in navigating the healthcare marketplace. They have helped our families secure acceptable insurance coverage over the years and are available to answer questions to help you find an ideal plan.

**John Novi - Cosmat Health Insurance**  
Phone Number: 847-630-1443

**Alexandra Eidenburg - The Insurance People**  
Phone Number: 773-697-8082

**Example of specific 2026 in-network BCBS policy recommended for coverage of intensive therapy services by insurance broker John Novi:**

## Blue Choice Preferred Bronze PPO 202

Plan ID: 36096IL0990125

Estimated Monthly Premium: ~ \$430-\$450/month

Estimated Deductible: \$4,500

Estimated Out of Pocket Maximum: \$8,300

Outpatient Facility Services: 40% coinsurance after deductible

## Important Definitions

### Deductible

- Annual amount you pay out-of-pocket for healthcare before insurance starts to kick in
- Does not apply to preventative care

### Coinsurance

- Applies after satisfying the deductible
- Percentage you pay for the cost of covered services

### Copays

- Fixed cost
- Office visits, emergency room, prescription drugs

### Out-of-Pocket Maximum

- Deductible, coinsurance and copays accrue towards it
- A cap on your costs for the year

### Monthly Premium

- Paid directly to the insurance carrier
- Payments must be maintained throughout enrollment for coverage to be available

