

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for ABA providers — clinic, in-home, school, and telehealth. Priorities reflect typical exposure for this class; confirm against your actual services and payers.

CORE

PREVALENT

SITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Professional Liability (Behavior Analysts & RBTs)	Covers claims that treatment caused harm — confirm every BCBA, BCaBA, and RBT is a named or blanket insured.	CORE
☐ Abuse & Molestation Liability	Covers abuse and improper-restraint claims involving clients who often cannot report what happened.	CORE
☐ General Liability	Covers injuries to clients and families at the clinic and on community outings.	CORE
☐ Workers' Compensation	Covers staff injured by client aggression, lifting, and restraint.	CORE
☐ Billing Errors / Regulatory Coverage	Covers defense of payer audits and Medicaid billing investigations; ABA billing is a federal audit target.	PREVALENT
☐ Cyber / Privacy Liability	Covers breaches of client health records and session data.	PREVALENT
☐ Hired & Non-Owned Auto	Covers staff driving their own cars to home and school sessions.	PREVALENT
☐ Employment Practices Liability	High RBT turnover brings wage, discrimination, and wrongful-termination claims.	PREVALENT
☐ Umbrella / Excess Liability	Adds limits over GL, auto, and employer's liability.	SITUATIONAL
☐ Business Property / BOP	Covers clinic furnishings, therapy materials, and equipment.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by ABA providers is billing and regulatory coverage. Most of the work is billed to Medicaid and commercial autism benefits, and federal auditors found at least \$56 million in improper Indiana ABA payments, nearly all tied to missing documentation, and \$18.5 million in Wisconsin. Professional liability policies often do not pay to defend a payer audit or cover repayment demands, so ask about a billing errors or regulatory endorsement and audit session notes before claims go out.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.