

System of Payments and Fees (SOPAF) Resources for Families



This resource helps and supports families to understand SOPAF better and make an informed decision.

What is SOPAF?

SOPAF stands for System of Payments and Fees. SOPAF helps determine how much your family pays for Early Support for Infants and Toddlers (ESIT) services. Some services, like evaluations, are always free. For other services, families may be responsible for a partial payment. How much you pay depends on insurance, family size, income, and the services your child receives.

You will be asked to complete SOPAF forms for the type of insurance you have. You will be asked to give consent for your provider to bill your insurance. Billing insurance helps your provider cover some of the costs of providing services. If you deny access to your insurance, you may have to pay a monthly fee.



Types of insurances

Public

If you have Apple Health, services will always be free, even if you decline access. If you have Child Health Insurance Program (CHIP), you may have to pay a monthly fee if you decline access to your insurance. Your monthly fee will be based on the size of your family and your household income.

Private

If you have private insurance, or TRICARE, you can choose to pay your copays and deductibles or pay a monthly fee (never more than the actual cost of services). Your service coordinator can help you decide which option is best. If you decline access to your insurance, you'll pay a monthly fee based on the size of your family and your household income.

Public and private

If your family has Apple Health and private insurance, you will not pay any co-pays or deductibles.

Families with no insurance or who don't provide insurance details

If your family doesn't have insurance, or if you do not share insurance details, then you will be charged a monthly fee based on the size of your family and your household income. If you decline to share your income and expense details, you will be placed at the highest payment level for your family size.



Ability to Pay

If your family has private insurance, or TRICARE, you can choose to have an “Ability to Pay” determination. Your income will be compared to the Federal Poverty Limit (FPL). If your income is below 200% of the FPL, services will be free. If your income is above 200%, you can choose to pay your copays and deductibles or a monthly fee. “Ability to Pay” is optional and can be requested at any time.

Income and expense information

If your family pays copays and deductibles, income and expense details are not needed. If your family pays a monthly fee, or when “Ability to Pay” is being determined or a hardship has been requested, income and expense details are needed.

Hardship exemption

If your family cannot afford your copays, deductibles, or monthly fee, you can request a hardship exemption. Your service coordinator will help you complete the exemption request, and your provider will review your request. If the exemption is approved, your family will receive services for free. If the exemption is denied, you will be responsible for your copays, deductibles, or monthly fees. An exemption can be requested any time and requires an “Ability to Pay” determination.

How often are forms completed

All families will complete SOPAF forms each year and before services start. For families with private insurance or TRICARE, forms will be updated any time there is a change that impacts the amount your family pays.

Delinquent payments

It’s important to make your payments. If your family cannot, please contact your service coordinator to complete the “Ability to Pay” determination and, if necessary, a hardship exemption. If payments are 90 days past due, services may be stopped. Your overdue balance may be sent to a collection agency.

For more information

The SOPAF policy, forms, and fee schedule can be requested from your service coordinator. They are also available on the ESIT website at <https://dcyf.wa.gov/services/child-dev-support-providers/esit/forms-publications> under “System of Payments and Fees Policy and Related Documents.”