

PROVIDE INSURANCE COVERAGE FOR AUTISM



Policy Brief

Definition

Autism is a complex neurobiological disorder that typically appears during the first three years of life and affects the normal functioning of the brain, impairing a person's ability to communicate and relate to others. It is also associated with rigid routines and repetitive behaviors. Symptoms can range from very mild to quite severe.

Prevalence

Autism is the fastest-growing serious developmental disability in the U.S. The Centers for Disease Control and Prevention estimates that one in 150 children is diagnosed with autism, making it more common than pediatric cancer, diabetes and AIDS combined.

RECOMMENDATION:

The 2009 Children's Agenda supports legislation to require private insurance coverage of expenses associated with the treatment of autism spectrum disorders.

Oklahoma Public School Children Enrolled in Special Education
1999-2000 and 2006-2007 with Autism

	1999-2000		2006-2007	
	Autism	All Disabilities	Autism	All Disabilities
Age 3-5	9	6,393	65	7,625
Age 6-11	438	37,986	857	40,294
Age 12-17	193	36,969	688	43,521
Age 18-21	35	4,229	53	4,420
TOTAL	675	85,577	1,663	95,860

Medical Response

There is currently no known cure for autism, yet with early detection and intervention, many of the symptoms related to autism can be greatly improved and allow children to enter school and lead productive lives.

The American Academy of Pediatrics recently released new guidelines urging primary care providers to conduct developmental screenings, as early intervention is critical in order to gain maximum benefit from therapies. Early, intensive, structured behavioral therapies, such as Applied Behavior Analysis (ABA), have proven effective in helping children suffering with autism spectrum disorders to gain intellectual functioning and progress educationally.

Problem

Most private health insurance plans do not provide coverage for the diagnosis and treatment of autism spectrum disorders, leaving many parents to rely on government-sponsored services. In fact, most

insurance companies designate autism as a diagnostic exclusion, meaning that any services rendered explicitly for the treatment of autism are not covered by the plan, even if those services would be covered if used to treat a different condition. Parents who are denied coverage often end up paying for therapies out of their own pockets, creating an immense financial burden. Without the negotiating powers of an insurance company behind them, parents can often spend \$50,000 per year on services.

There are currently 20 states that require private health insurers to provide some level of diagnosis and treatment coverage for children with autism. The premium increases associated with these mandates are modest, ranging from 0.44 per contract per month to \$4.10 per contract per month.

Additional challenges

There is a significant shortage of qualified providers to treat children with Autism Spectrum Disorder (ASD), whether in a medical, therapeutic or educational setting. As the prevalence of autism

has grown, Oklahoma has not kept pace with the need. Our SoonerStart early intervention program for children 0-36 months is sorely underfunded and unable to meet the demand for services. The State Department of Education is requesting \$5,131,000 in its FY 2010 budget request just to bring the program back up to previous levels. At age three, children are presumed to transition from SoonerStart into federally mandated school-based services. Yet the lack of resources and qualified personnel often hampers the ability of school districts to meet the needs of this growing population of students.

In 2008, new legislation was passed in Oklahoma to provide basic autism training to all general education and special education teachers working with children in Kindergarten through third grade. This same legislation established a comprehensive program at the University of Central Oklahoma to train behavioral therapists in Applied Behavioral Analysis, with the first class of 28 students registered for the fall semester. In addition, the State Department of Education provides several training programs specific to ASD.

Comparison of Autism Health Insurance Legislation in the U.S.

	Maximum Benefit	Age Exception	Size of Businesses affected	Therapies specifically covered
Arizona HB 2847	50,000 / year (ABA) 25,000 / year (ABA)	Till age 9 9 - 16	>50	ABA, ST, OT, PT
Florida HB 2654	36,000 / year 200,000/ lifetime	Diagnosed by 8, through age 18	>50	ST, OT, PT, ABA
Illinois SB 934	36,000 / year	<21	All	Comprehensive coverage
Indiana IC 27-14-7-14.7	No cap	None	All	
Louisiana HB 958	36,000/year 144,000/lifetime	<18	>50	ABA, ST, OT, PT, Meds, supplements
Minnesota	Unlike most states, Minnesota's law was decided by a series of lawsuits, court decisions, and policy statements from insurance companies within the state.			
Pennsylvania HB 1150	36,000/year	<21	>50	ABA, ST, OT, PT Meds, psychiatric care
South Carolina S 20	50,000/year (ABA)	Diagnosed by 8, through age 16	>50	Comprehensive coverage
Texas HB 1919	No cap	Ages 2-6	>50	ABA, ST, OT, PT, Meds, supplements

ABA - Applied Behavior Analysis / ST - Speech Therapy / OT - Occupational Therapy / PT - Physical Therapy