

Documentation Requirements for Autism Insurance: What Parents Need to Know

You may have been told by a person you trust, such as a teacher at your child's school, that your child is on the autism spectrum. It is important to note that criteria for access to special education services at your school is not the same as a medical diagnosis. This October, insurance coverage for Autism Spectrum Disorders (ASDs) will go into effect under Michigan law. To qualify for coverage under your insurance policy, your child must have a medical diagnosis.

Prescribing therapies for autism spectrum disorder starts with an accurate diagnosis. The new autism insurance benefit for children with autism will allow children to receive speech, occupational and physical therapies, and applied behavior analysis (ABA). However, appropriate documentation that your child has an autism spectrum disorder (autism, pervasive developmental disorder-PDD, or Asperger's) is needed before these therapies can begin.

NOW is the time to act! The autism insurance benefit will become available to families in October of this year. You will be required to provide the following information to your insurance company BEFORE therapies begin:

1. A diagnostic report by *a licensed psychologist or physician* documenting a diagnosis of autism spectrum disorder.
2. Your insurer *may require a standardized test* known as the Autism Diagnostic Observation Schedule (ADOS) or additional comprehensive diagnostic criteria. Be sure to check with your insurer to know exactly what they need to ensure coverage.
3. School Reports WILL NOT be accepted. Schools DO NOT diagnosis autism, only determine ELIGIBILITY for autism services. *A medical diagnosis is needed!*

If you do not have the documentation described above, you will need to schedule an appointment *as soon as possible* with a professional who can evaluate your child. Your child's pediatrician or family practitioner may be comfortable diagnosing your child. However, the requirements listed above MUST be met. Other types of specialists who diagnosis autism include:

1. Neurologists
2. Licensed, PhD Psychologists
3. Psychiatrists
4. Developmental Pediatricians
5. Multidisciplinary Diagnostic Teams that include one or more of the above

IT IS IMPORTANT TO BEGIN THIS PROCESS NOW. MANY SPECIALISTS AND AUTISM CENTERS HAVE LONG WAIT LISTS FOR EVALUATIONS. BY SCHEDULING THIS APPOINTMENT NOW, YOUR CHILD WILL BE MORE LIKELY TO BEGIN MUCH NEEDED THERAPIES ONCE THE INSURANCE BENEFIT GOES INTO EFFECT IN OCTOBER.