

Autism Insurance Reform

Autism Insurance Reform Frequently Asked Questions

What services are covered by this legislation?

Passing the autism insurance legislation is the first step to creating a network of qualified providers who will be able to service children with autism in Michigan. These services will include Applied Behavior Analysis (ABA)—behavior therapy that is the evidence-based treatment of choice for individuals with autism. The legislation will also cover occupational therapy (OT) for sensory-based interventions and speech therapy.

The first important step is to get an assessment to determine if your child has autism. To qualify for the autism services your child has to be assessed by a physician or psychologist who will use the required diagnostic criteria. Click on this link to find out more about the basic signs for autism:

<http://www.autismspeaks.org/what-autism>

When does this coverage go into effect?

On March 29, 2012, the autism insurance reform passed the legislature. Following the enrollment and printing process of the bills, the Governor is expected to sign the legislation. Early indications are that the legislation will be signed by mid-April.

The legislation indicates that insurance companies must comply with coverage requirements within 180 days of the bill signing. This places the effective date sometime in mid-October.

It is important to keep in mind that the coverage requirements take effect at your first annual renewal date after the effective date of the legislation. So for example, if the legislation was to take effect in mid-October, and your policy renews on January 1, 2013, your coverage will be updated on January 1, 2013.

Does this legislation impact all insurance policies?

Traditional insurance certificates and HMOs are covered by state law and therefore must comply with this legislation. However, your employer may be self-insured. Such policies are subject to federal law and therefore are not required to comply with this state legislation. Check with your employer to ask if they are "self-insured."

My employer is "self-insured." What do I do now?

If you find that your employer is self-insured, all hope is not lost. This legislation included the creation of a state fund that helps pay for autism services when self-insured companies choose to self-adopt coverage. Encourage your employer to inquire with the Michigan Department of Licensing and Regulatory Affairs about adding this important coverage to their benefit package. Feel free to contact

Autism Alliance for more information and assistance by clicking here:

<http://autismallianceofmichigan.org/contact-us/>

What are the coverage levels?

The services provided for under this legislation would be subject to the same copays and deductibles applied within your current policy.

Evidence based autism services are required, but not limited, as follows:

Treatment ages: 0-18 years

- Coverage will be provided for children with the medical diagnosis on autism spectrum
- Covers Applied Behavior Analysis (ABA), Speech and Language Therapy, and Occupational Therapy
- Allows insurance companies and HMO's to cap combined annual coverage of ABA Therapy, Occupational Therapy, Speech Therapy and other behavioral services (such as Psychiatry) at the following levels:

- * \$50,000 (6 years and younger)

- * \$40,000 (7-12 years)

- * \$30,000 (13-18 years)

What if my children are covered by Medicaid or MiChild?

Under separate legislation (the Department of Community Health Budget Bill) the Governor has proposed adding similar coverage to Medicaid and MiChild programs. We are hopeful that this legislation will also pass soon and will take effect by the end of this year. Check for updates at www.Michigan.gov/autism.

I've looked before and cannot find existing services in my area. Where can I find the therapists?

Families will need to check with their insurers about which therapists can be used for intervention. Insurers have the right to set up networks, or designate Centers of Excellence and require that you use those particular providers just as they do for other medical coverage.

Due to decades of no coverage, Michigan lacks enough providers to immediately serve the needs of all of the children in the state with autism. There are currently about 115 Board Certified Behavior Analysts (BCBA) in Michigan, and only about 30 of those provide services to families with autism. There are over 15,000 kids in Michigan with the disability. Building the provider network is of greatest importance. Immediately upon passing this legislation many providers are hoping to expand intervention services. This will take some time, but the infrastructure is being put in place. Stay tuned to www.autismallianceofmichigan.org and www.Michigan.gov/autism for updates and please do not hesitate to contact our office with any questions or concerns.