

Georgia's Autism Insurance Reform Law

With enactment of HB 429 Georgia becomes the 41st state to pass legislation providing coverage for autism treatments. The law requires state-regulated private insurance companies operating in Georgia to provide coverage under group health insurance policies for habilitative and rehabilitative care, including applied behavior analysis (ABA), counseling services and therapeutic services to children diagnosed with autism. This law represents a tremendous victory for children with autism in Georgia who before now have not had access to effective behavioral treatments proven to help.

BACKGROUND

The Georgia General Assembly has debated autism insurance reform in different forms since 2009. In 2014, Governor Deal recommended and provided funding in the State Fiscal Year 2015 budget for the inclusion of ABA therapy for children with autism covered by the State Health Benefit Plan (SHBP). Soon after, the Georgia Board of Regents followed Governor Deal's lead and announced plans to cover autism treatments. Coverage began for both on Jan. 1, 2015. During the 2015 legislative session, key members of the House of Representatives and Senate came together to create legislation to provide coverage for children with autism covered by state-regulated plans now and help plan for providing coverage for all Georgia children with autism in the near future. The legislation passed both chambers unanimously and goes into effect for policies issued on or after Jan. 1, 2016.

OVERVIEW OF LAW (more in-depth information on back)

- Covers habilitative and rehabilitative care (including ABA), counseling services and therapeutic services
- Children six years of age and younger
- Coverage for ABA may be capped at \$30,000/yr
- No limits on number of visit
- Requires diagnosis by a licensed physician or licensed psychologist
- Applies to state-regulated health plans
- Exempts employers with 10 or fewer employees
- Provides opt-out provision for insurers if premiums rise by more than 1 percent
- Requires annual report by the Department of Insurance
- Sunsets upon adoption of the statewide funding plan, HR 808, if ratified in the November 2016 election

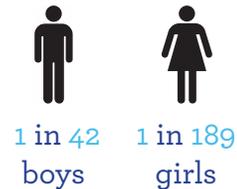
FACTS & FIGURES

Autism Spectrum Disorder (ASD) is a serious neurodevelopmental disorder that impairs a child's ability to communicate and interact with others.

In the U.S.,
1 in 68
children
are affected
by autism

In Georgia,
1 in 64
children
are affected
by autism

Autism occurs in **ALL** racial, ethnic and socioeconomic groups.



Autism is almost **5 times** more common among boys than girls.

This year, **more children will be diagnosed with autism** than AIDS, diabetes and cancer combined.

COST SAVINGS

Autism insurance reform leads to cost savings for taxpayers through reduced use of state-supported social services. Lack of access to early intervention limits the number of individuals with autism able to achieve higher levels of functioning, directly affecting state funded services like public schools and Medicaid.

The estimated lifetime cost of caring for an individual with autism is \$3.2 million. Adult services make up 90 percent of lifetime costs and are three times more expensive than early intervention treatment. If children receive early intervention, cost of lifelong care could be reduced by two-thirds.

BENEFITS FOR CHILD HEALTH

Early intervention with behavioral treatments like ABA have a transformational effect on children with autism and are imperative in lessening the amount of intervention and therapy needed over a child's lifetime. Interventions have the greatest impact if started before a child is 3 years old. Right now, 80 percent of children who need early intervention are missed. This law takes the right steps to help kids access care at the right time.



1 in 64
children
in Georgia
have autism.

Georgia's average
age of diagnosis is
4 years, 5 months

IN CASE YOU WERE WONDERING...

THE PLANS

The law goes into effect for policies that are issued or renewed on or after **Jan. 1, 2016**.

The law applies to **state-regulated health plans**, including large and small group policies.

The law does not apply to **federally-regulated "self-insured" insurance plans**. "Self-insured" companies like Home Depot, SunTrust and Microsoft pay medical claims directly and fall under federal law which supersedes state law. Many of these companies have elected to include autism treatment for their employees.

Companies with **10 or fewer employees** are exempt.

The law allows a waiver from coverage if actual claims over a 12-month period result in a **more than 1 percent** increase in costs.

The Department of Insurance is required to publish **an annual report** on the financial implications of the law.

The law sunsets upon the adoption of HR 808, a **comprehensive statewide funding plan** to treat all children with autism in Georgia.

THE COVERAGE

The law requires insurance companies to provide coverage for:

- **Habilitative/Rehabilitative services:** including applied behavior analysis (ABA)
- **Counseling services delivered by a** psychiatrist, psychologist, professional counselor and clinical social worker
- **Therapy services:** speech therapy, speech-language pathology, occupational therapy, physical therapy & marriage and family therapy

Children **6 years old and younger** are covered.

Coverage for ABA may be capped at **\$30,000 per year**, but the number of visits cannot be limited.

A licensed physician or licensed psychologist must diagnose autism and prescribe treatment deemed medically necessary.

The licensed provider may be required to **demonstrate ongoing medical necessity** for coverage at least annually.

Habilitative/rehabilitative care must be provided by a person or supervised by a person **professionally certified by a national board of behavior analyst**.