

Governor Cuomo Signs Law to Expand Health Care Coverage for Treatment of Autism Spectrum Disorder

VELMANETTE MONTGOMERY November 1, 2011

ISSUE: HEALTH, HEALTH CARE

Governor Andrew M. Cuomo signed a law that will require health insurance providers to offer coverage for the diagnosis and treatment of autism spectrum disorder.

The legislation will help families afford the expensive health care costs related to treating loved ones with autistic disorders. Under the new law, health insurance companies will be required to provide coverage for treatment of autism spectrum disorders, though coverage may be subject to deductibles, co-pays, and coinsurance consistent with those imposed on other benefits.

"This bill will help thousands of families across New York who struggle to obtain proper care for loved ones affected by autism spectrum disorder," Governor Cuomo said. "When it comes to autism, early diagnosis and treatment is essential, and it is inexcusable that financial constraints would stand in the way of a brighter future for those affected by this disorder. This bill opens the door to families seeking earlier treatment and better results."

Previously, state law only required that insurance coverage not exclude the diagnosis and treatment of autism disorder. While some health insurers provide limited coverage for ASD

treatment, such as vitamins or occupational therapy, most do not offer coverage for treatments that are deemed not medically necessary. Families had little choice but to pay out-of-pocket for the necessary treatment, with costs sometimes more than \$50,000 per year. Many families cannot afford to pay for treatment without a severe economic hardship and may have to forgo effective early treatment of ASD for their children.

With today's signing, New York is the twenty-ninth state to require health insurance coverage for conditions relating to autism spectrum disorder. As with other states, this legislation caps the cost of services per year. The law takes effect one year after its enactment on November 1, 2012 and applies to insurance policies issued or renewed after that date.

Autism spectrum disorders are a group of complex, pervasive developmental brain conditions that are often characterized by difficulties in social interaction, impairments in communication, and repetitive patterns of behavior. ASDs occur in approximately one in every 110 children in all racial, ethnic and social groups, and studies suggest that it is four times more likely to occur in boys than girls. Early detection of ASDs, when followed by the right interventions, can lead to better outcomes in functioning. In New York, approximately 30,000 individuals under the age of 19 have been identified with an ASD.

New York State offers a number of services and supports to individuals with ASD and other developmental disabilities, including the Department of Health's Early Intervention Program, preschool special education services and special education services for school children under the auspices of the State Education Department, and an "Autism Platform," provided by the Office for People with Developmental Disabilities that offers certain services and support for individuals with ASD, most of which are Medicaid-funded and provided in conjunction with an individualized service plan.