

CONSUMER ALERT

DAVE JONES, INSURANCE COMMISSIONER



New Law Reconfirms Health Insurance Must Cover Autism Treatment

The California Department of Insurance reminds consumers a new law took effect July 1, 2012 mandating health insurers to cover behavioral health treatment for autism. This new law reconfirms provisions of California's Mental Health Parity Act.

Know Your Rights To Autism Treatment:

- Every health insurance contract that provides hospital, medical, or surgical benefits must also provide coverage for behavioral health treatment (BHT) for pervasive developmental disorder or autism. BHT includes Applied Behavioral Analysis (ABA) and other evidence-based therapies to treat autism.
- Every health insurer must maintain an adequate network that includes qualified autism service providers.
- The treatment plan must be prescribed by a licensed physician, surgeon or developed by a licensed psychologist. Start by working with your child's Primary Care Provider to learn about appropriate services.
- The treatment plan must have measurable goals over a specific timeline, reviewed every six months, and must not be used for the reimbursement of respite, day care, or educational services.
- Health care insurers may require prior authorization, copayments, or other cost-sharing for BHT.
- Visit limits may not be imposed for medically necessary speech or occupational therapy for autism.
- Even if the policy excludes or limits these types of treatment, the law entitles insureds with autism to coverage for all medically necessary behavioral, speech and occupational therapy.

Additional Information:

View the entirety of the new law, Senate Bill 946 (Steinberg) at: http://leginfo.ca.gov/pub/11-12/bill/sen/sb_0901-0950/sb_946_bill_20111009_chaptered.html

For more autism-related information, including what to do if you are denied coverage, visit the California Department of Insurance:

<http://www.insurance.ca.gov/0100-consumers/0070-health-issues/0025-autism/>

