

Pediatric Therapy Network

Insurance Fact Sheet for Children with Autism Spectrum Disorder

California Senate Bill 946 mandates that small group and individual health insurance plans cover medically necessary behavioral health treatment for individuals with pervasive developmental disorder or autism through July 1, 2014. California Senate Bill 126 extends this coverage until 2019.

What diagnoses are covered?

- ◆ Autistic Disorder ◆ Asperger syndrome ◆ Childhood Disintegrative Disorder
- ◆ Rett syndrome ◆ Pervasive Developmental Disorder—Not Otherwise Specified

The most recent edition (2013) of the Diagnostic & Statistical Manual for Mental Disorders (DSM-V) combines these diagnoses into two categories "Autism Spectrum Disorders" and "Rett Syndrome." Your provider may use the old diagnostic categories above or use these new diagnoses when providing you with a referral for services.

What is behavioral health treatment? Behavioral health treatment includes "professional services and treatment programs...that develop or restore, to the maximum extent practicable, the functioning of an individual." These services must be prescribed by a doctor or psychologist, offered under a treatment plan with measurable goals that is regularly reviewed and updated, and may not include respite services, day care, educational services, or parent participation time. These services may be offered by an occupational therapist, physical therapist, speech and language pathologist, or clinical social worker among others.

Is it medically necessary? Treatment is considered medically necessary when your doctor or psychologist believes that treatment is essential to the child's medical well-being. Generally the provider determines this by comparing what they expect the child to be capable of and what the child's actual abilities are.

How much therapy can one person receive? Health plans must not impose visit or monetary limits on behavioral health treatment unless these limits apply equally to all benefits under the plan. Health plans may not deny or delay services due to claimed need for IQ

testing, use of experimental or investigational methods (see treatment methods section), or due to services being provided by an unlicensed individual (provided that the individual meets the requirements for certification and supervision described in the law). Furthermore, services offered for behavioral health treatment under SB 946/126 do not impact the child's access to services from other sources. Therefore, children may not be denied services from other sources—such as the school district, early intervention, regional center, or community mental health—due to their participation in services under SB 946/126.

How to access service: A child with a covered diagnosis should speak with their primary care provider or psychologist about their concerns. If the doctor or psychologist believes that the child's condition is impacting their functioning and well-being they will provide a prescription for one or more behavioral health services. This prescription should be presented to a local service provider who accepts the child's insurance. A detailed evaluation will be performed in order to determine the child's needs, goals, and treatment duration. This treatment plan should be reviewed at least every six months to verify progress and to modify the plan as needed.

The California state government has been actively pursuing improved care for children with autism spectrum disorders. SB 946 was designed to mandate coverage until January 2014 when the federal Patient Protection and Affordable Care Act (PPACA) is set to take effect. PPACA offers coverage of the "essential health benefits" which includes behavioral health treatment. However, the senate has now passed SB 126, a bill to extend SB 946 until 2019. This would prevent any lapse in coverage if the PPACA does not roll out on the proposed time schedule. California has also recently passed the Autism Legislative Package, a series of 6 bills, that helps ensure linguistic and cultural competency among autism service providers. For more information on these and other similar bills, please visit: www.autism.senate.ca.gov

For a list of insurance providers we accept or to receive help securing insurance-funding for your child at Pediatric Therapy Network, please visit our website (www.pediatrictherapynetwork.org) or ask at the front desk.

Disclaimer: This document is for informational purposes only and does not cover everything related to the topic.