

HB 2351 -- Health Insurance Coverage for Autism

Sponsor: Page

Beginning January 1, 2009, this bill requires all health insurance carriers and health benefit plans to provide coverage to persons younger than 21 years of age for the diagnosis and treatment of autism spectrum disorders. Carriers are prohibited from denying coverage for individuals who are diagnosed with the disorder. The health plan benefits will include coverage for behavior analysis which will be subject to a \$50,000 maximum benefit with no limit on the number of doctor visits. Provider charges for treatments for health conditions unrelated to autism will not be applied to the \$50,000 maximum. Deductibles, co-insurance, and benefit limits for the disorder cannot exceed those assessed for a general physical illness under the health insurance plan. The Department of Health and Senior Services must establish standards to be utilized by health benefit plans for the credentialing of autism service providers. The provisions of the bill do not apply to health benefit plans offered solely to individuals or through small employers.