

ADVOCATING FOR AUTISM

By Laurie Burstein

More companies offer Insurance Coverage for Autism Benefits



▲ **SCOTT ZAJAC**
senior managing director,
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Scott Zajac, senior managing director at Advantage Capital Partners, became involved with autism issues and advocacy 10 years ago when his young son was diagnosed with autism at 18 months old. Zajac soon learned that insurance coverage was not provided for many families with autistic children. Since then, Zajac has worked with various organizations to help find ways to provide benefits and coverage for autistic children.

Since 2001, Zajac has worked with Missouri Families for the Effective Treatment of Autism (MOFEAT). Zajac is also on the board of directors of the Thompson Center for Autism and Neurodevelopmental Disorders at the University of Missouri-Columbia.

One of the top priorities for autism advocates is health insurance. "There needs to be parity for autism coverage as with other neurological disorders," Zajac says. "If somebody has Parkinson's disease for example, they are fully covered by insurance. But in

many cases autism is not covered by insurance and children are too often not getting the treatment they need."

In 2010, some progress was made in Missouri when a mandate requiring state regulated health insurers to provide some amounts of coverage for autism passed the Missouri General Assembly and was signed into law by Gov. Nixon. Unfortunately, state regulated insurance plans are only a subset of total plans covering Missouri citizens.

Zajac explained that although the autism insurance mandate passed for those companies that are state regulated in Missouri, it does not cover self-funded health plans that are governed under the ERISA or federal laws. This means that large companies that are multi-state and are federally regulated are not required to offer autism coverage.

Zajac says that the same coverage is needed for both state and federally regulated companies so that there is equal coverage.

"We don't want to see a situation where some children in Missouri are covered for autism treatment and others are not due to state versus federal regulations."

There are compelling social and economic arguments for requiring coverage, Zajac says.

"Approximately one in four families are affected by autism spectrum disorder, and

alleviating some of the enormous financial pressure associated with treatments and therapies leads to a more productive and dedicated work force," Zajac says. "It is a frustration for families when they are dealing with a neurological illness but are told by some insurers that coverage is simply not available."

In states that have had autism coverage mandates enforced for several years, insurance premium rates have had little or no increase as a result. "Treating and dramatically improving the level of function in this enormous population of children will ultimately save tax payers money as we create productive workers and reduce the number of individuals who might otherwise require lifetime care," Zajac adds.

The good news is that more companies are electing to offer coverage voluntarily.

St. Louis-based Sisters of Mercy Health Systems is one example of a

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Missouri company that has opted to provide coverage for autism therapies. Board Chair, Ron Ashworth, says Sisters of Mercy is a large, self-insured company not required to offer autism insurance, but has chosen to do so because of the many benefits to employees and the community.

"We have added full autism coverage for our employees

