



## An Act Relative to Insurance Coverage for Autism H 3809(ARICA)

*Sponsored by Representative Barbara L'Italien and  
Senator Frederick E. Berry*

- Requires health insurers in Massachusetts to provide coverage for the diagnosis and treatment of Autism Spectrum Disorder, which currently affects 1 in every 150 children.
- Includes the following care prescribed, provided, or ordered for an individual diagnosed with one of the Autism Spectrum Disorders by a licensed physician or a licensed psychologist who determines the care to be medically necessary:
  - Habilitative or rehabilitative care
  - Pharmacy care
  - Psychiatric care
  - Psychological care
  - Therapeutic care
- Fifteen states, including most recently New Jersey and Connecticut, have passed legislation that requires private health insurers to cover evidence-based treatment of Autism Spectrum Disorder, and more than twenty states are pursuing similar legislation.
- Coverage does not affect educational services provided under an IFSP, IEP or ISP
- Estimated mid-range claim cost per covered person according to Oliver Wyman's independent actuarial analysis prepared May, 2009 would be **\$27.40** annually or approximately **\$2.28** per month. It should be noted that costs would likely phase in over a multi-year period as ARICA is implemented
- Potential savings not only would be realized by families affected by autism, but also by the Commonwealth:
  - Approximately **\$7 million** in reduced Early Intervention costs to DPH. (Note: despite the recent changes to EI legislation increasing insurance reimbursement limits for EI, specialty services are not covered and continue to remain obligations of the State).
  - Reduced Special Education costs. (Studies indicate that 20-50% of the students with ASD who receive appropriate intervention are able to participate in regular education classes, indistinguishable from their peers. 90% show improvement, which also reduces the level of special education support needed.)
- According to a 2007 study conducted by the Harvard School of Public Health, the estimated cost of caring for a person with Autism Spectrum Disorder over their lifetime is **\$3.2 million**. Insurance coverage for evidence-based treatment is the fiscally responsible thing to do.
- Providing access to evidence-based treatment endorsed by the AAP and the U.S. Surgeon General will help improve the quality of life of families in Massachusetts dealing with the extreme challenges related to Autism Spectrum Disorder.