

**TOP TEN LIST of  
WHY AUTISM INSURANCE LEGISLATION NEEDS TO BE  
COVERED!!**

*By Stephanie and Justin Harlan*

#10. Unlike what opponents argue, it will NOT raise the cost of premiums to an unmanageable level! The Insurance Industry's own policy group reports that autism insurance coverage will cost less than 1%. Over the past 7 years since the state of Indiana has passed similar legislation, there has not been any reported increase in health insurance premiums. Some opponents argue that they oppose mandates of any kind. Well, we oppose DISCRIMINATION of any kind!! Insurance coverage for autism **is the right thing to do.**

#9. The cost of lifelong care can be reduced by 2/3 with early diagnosis and intervention. For every dollar that is spent on intervention today, *7 dollars* will be saved in the future. Kids with autism are going to be *adults* with autism some day, **right?** If 1 in 150 of us kids has autism today, what is society going to do when 1 in 150 *adults* have autism? By giving kids treatment *now*, we're going to save money in the long-run. Insurance coverage for autism **is the right thing to do!**

#8. We know that intensive intervention works! Our kids are not doomed by a diagnosis of autism!! Through speech and OT, behavioral interventions and play therapy, biomedical treatment and social skills intervention, they're getting better! Our kids are filled with potential! They are learning to talk. They're overcoming food aversions and learning life skills. They are learning to read and write and laugh and love. Their bodies are getting healed from the underlying medical conditions that created their 'autism'. They are graduating from high school, going to college, getting married and becoming independent, tax-paying members of society. Yet in order to see this kind of successful outcome, parents are going bankrupt. We're taking out second mortgages on our homes and working multiple jobs to pay the therapy bills because insurance companies don't believe our children deserve hope. Insurance coverage for autism is the **right thing to do.**

#7. Society needs to protect their children. We are the future! Insurance companies need to stop discriminating against us and treat us like they would treat *any other kid* who needed help. Insurance coverage for autism **is the right thing to do!**

#6. Autism is a neurological condition, not a mental illness! It is not successfully treated with psychotherapy and medications, although some people will try this because it's the only thing their insurance companies will cover. I believe in mental health parity, but our kids with autism are not going to benefit from that alone. They need help now! Just as autism is not a simple disorder, the treatment is complex as well and the coverage needs to be comprehensive. Insurance coverage for autism is the right thing to do.

#5. It's not *our* fault that we got autism! We still don't know exactly what causes it, although we are getting closer to an answer. In the meantime, we do know the kinds of things that *help* kids with autism get better, and it seems like it's *only fair* that the same insurance companies that paid for the vaccines I received as a baby, also pay for the ABA, speech therapy, OT and biomedical treatment which put my parents into debt! *Insurance coverage for autism is the right thing to do.*

#4. Some people say that autism should be treated in the schools but that is just not right. That's like saying that a child with cancer should get their chemotherapy from the school nurse, or that when a kid breaks their arm, the classroom teacher should be able to put it in a cast! Why should the schools be expected to deliver the quality and quantity of medical interventions that are needed for a child with autism? Schools should accommodate children with autism and give them the supports needed but they should not be relied upon to be the sole source of intervention, just because parents cannot afford private therapies and insurance companies refuse to pay for it!? Understandably, the MEA is in full support of this legislation! *Insurance coverage for autism is the right thing to do.*

#3. **Parents are not going to give up!** I know my mom sure isn't going to! If this legislation does not pass, the parents are going to keep fighting and keep demanding equal coverage for their kids. Some kids with autism can't talk. They need you! – parents, therapists, teachers, and legislators- to give them a voice, to fight for them! I'm just one kid... I'm one of the lucky ones because I can talk now! I want to be a teacher when I grow up. I want to help make the world a better place. But I can't do it alone. My mom and her friends can't do it alone either. We need the help of all the Michigan legislators to make this happen! *Please help us!* Help us improve the lives of so many families whose children have been diagnosed with autism in the state of Michigan. Help them to know that they don't have to sacrifice everything to give their kids a chance. *Insurance coverage for autism is the right thing to do.*

#2. Kids who once were diagnosed with autism are losing their labels. They are being considered 'recovered' or 'indistinguishable from their peers'. My son is one of those who is considered 'recovered'! but I would never say he is 'indistinguishable from his peers'! Why not? My son is *very* distinguishable. Justin may no longer have a diagnosis of autism, but he carries the battle wounds of 40 plus hours of weekly therapy he endured as a 3 year old. When he should have been playing in the park and taking naps, he was going to 2 speech sessions a week, 2 OT sessions, 25 hours of ABA, and therapeutic preschool. He was taking countless numbers of supplements, putting detoxing cream all over his body and being subjected to blood draws and poop samples! Today, our family has scars from going into debt to pay for all of this, that our insurance company wouldn't cover. If I had the chance to do it over again, would I? You bet! Justin may be recovered but he is *not like* all the other kids. My son is wise beyond his 9 years and is a blessing to me in every way possible. My son is not the only child out there who has lost his label, but there are **not nearly enough of these kids**. Providing the early and intensive

interventions that we *know* are effective in treating autism, and making them *accessible* to parents by providing insurance coverage for them, will be a step in the right direction.  
**Insurance coverage for autism is the right thing to do!**

And the # 1 reason why insurance should cover the diagnosis and treatment of autism spectrum disorders????

1. **We kids deserve a chance!** *Autism insurance coverage is the **RIGHT THING TO DO!!!***