



New York Autism Insurance Reform Law

Summary of Coverage

Effective for state-regulated health plans issued or renewed on or after November 1, 2012.

Requires state-regulated health plans to provide medically necessary coverage for the screening, diagnosis, and treatment of autism spectrum disorder including:

- behavioral health treatment (such as applied behavior analysis)
 - pharmacy care (if the policy covers other prescription drugs)
 - psychiatric care
 - psychological care
 - therapeutic care, including non-restorative therapy (if the policy covers therapeutic care for other conditions) provided by licensed or certified speech therapists, occupational therapists, social workers, or physical therapists
 - augmentative communication devices
 - any other medical care provided by a licensed health care provider
- Imposes no age caps and no visit caps that apply solely to ASD
 - Provides coverage for applied behavior analysis provided or supervised by a Board Certified Behavior Analysts up to \$45,000 a year; that limit will increase annually based on increases in the medical consumer price index
 - Allows deductibles, co-pays, co-insurance, care management, utilization review, external appeals, and use of provider networks only in the same manner as a policy applies to coverage of other conditions
 - Does not affect any obligation to provide services to an individual under an individualized family service plan (IFSP), an individualized education program (IEP), or an individualized services plan (ISP). The purpose of this bill is to require insurance coverage for services provided outside of an educational setting for services prescribed by a physician or psychologist
 - Prohibits an insurance company from terminating coverage or refusing to renew, adjust, amend, issue, or execute a policy solely because the individual has been diagnosed or received treatment for autism spectrum disorders
 - Applies only to state-regulated insurance plans. Self-funded plans regulated by the federal government under ERISA law can voluntarily elect to add the coverage. Click [here](#) for additional information

For additional information, please visit <http://www.autismvotes.org/newyork> or contact Judith Ursitti, Director, State Government Affairs, Autism Speaks at judith.ursitti@autismspeaks.org.