



S. 262
An Act Relating to Insurance
Coverage for Autism Treatment
*Sponsored by State Senator William Carris and
State Senator John Campbell*

FACTS ABOUT AUTISM

- According to the CDC, autism now affects **1 in 110 children and 1 in 70 boys**. More children will be diagnosed with autism this year than with AIDS, diabetes & cancer combined
- Autism costs the nation over \$35 billion per year, a figure expected to significantly increase in the next decade.
- **Coverage for evidence-based treatments, endorsed by the American Academy of Pediatrics and the U.S. Surgeon General are routinely denied by health insurers.**
- Fifteen states have passed similar legislation requiring health insurers to cover autism treatment and more than twenty are currently pursuing passage.

S. 262 PROVIDE A REASONABLE SOLUTION TO VERMONT:

- Would require health insurance companies to provide coverage of the diagnosis and treatment of autism when prescribed a licensed physician or psychologist, including:
 - Diagnosis of an Autism Spectrum Disorder including neuropsychological evaluations, genetic testing or other testing to determine whether an individual has one or more autism spectrum disorders
 - Habilitative or Rehabilitative Care - meaning professional counseling, guidance, services, and treatment programs, including applied behavior analysis (ABA) and other behavioral health treatments
 - Pharmacy, Psychiatric and Psychological care
 - Therapeutic Care - meaning services provided by licensed or certified speech language pathologists, occupational therapists, physical therapists, or social workers

S. 262 MAKES ECONOMIC SENSE FOR THE STATE OF VERMONT:

- Premiums would increase about **0.56%** which equals about **\$1.80 per member per month**. *(per January 2010 Actuarial Cost Estimate prepared by Oliver Wyman.)*
- The **costs of ABA treatments covered under S. 262 could be expected to be recovered through reductions in educational and medical expenditures, alone**. *(per January 2010 Actuarial Cost Estimate prepared by Oliver Wyman.)*
- Other costs of care would also be reduced and the productivity of individuals with ASD and their caregivers would improve, in addition to non-economic or quality of life benefits. *(per January 2010 Actuarial Cost Estimate prepared by Oliver Wyman.)*