

Department of Insurance report shows more than 1.3 million Missourians covered by new autism law

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Total claims less than 1 percent of health care costs

Jefferson City, Mo. - Nearly 4,000 Missourians received insurance coverage for treatment for autism in 2011, according to a [new report](#) from the Missouri Department of Insurance. A new law, signed by Gov. Nixon, requiring health insurance companies to cover specific autism treatments took effect Jan. 1, 2011. The department's report, released today, says 3,805 Missourians filed claims for autism-related treatment during the law's first year.

Using data supplied by health insurance companies, the report says total insurance claims for autism-related treatments were \$4.3 million in 2011. That figure accounts for 0.1 percent of total claims paid by health insurers during the year.

"This report shows good news on two fronts," said John M. Huff, director of the Department of Insurance. "First, it shows that the new law has already helped thousands of Missourians. Second, it shows the autism mandate should have minimal impact on health care costs and insurance premiums."

While the claims data suggest minimal impact on premiums, Missouri law does not require health insurance companies to submit their rates to the Department of Insurance.

Other noteworthy findings of the department's report:

- 1.3 million Missourians are covered by a health plan that must offer coverage for autism therapy, specifically applied behavior analysis.
- All policyholders in the large- and small-group markets now have insurance coverage for autism treatments.
- Only one-third of policyholders in the individual market have coverage. The law allows insurers in the individual market to offer autism coverage as an extra, with an added cost.
- Nearly 150 licenses have been issued for behavior analysts and assistant behavior analysts, who are required to be licensed under the new law.
- The average monthly cost of treatment for individuals diagnosed with autism was \$143 in 2011.

Benefits to increase in 2012

The law requires health insurance companies to cover \$40,000 for autism treatment, to be adjusted yearly by the director of the Department of Insurance using the Consumer Price Index. Director Huff

on Jan. 31 signed an order increasing the maximum benefit to \$41,263 for 2012.

The Department of Insurance has [extensive resources](#) for families and health care providers on its website. Consumers and providers with complaints or questions can call the department's Insurance Consumer Hotline at 800-726-7390 or [file a complaint](#) at insurance.mo.gov.

About the Missouri Department of Insurance, Financial Institutions & Professional Registration

The Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP) is responsible for consumer protection through the regulation of financial industries and professionals. The department's seven divisions work to enforce state regulations both efficiently and effectively while encouraging a competitive environment for industries and professions to ensure consumers have access to quality products.

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