

About Special Kids Webinar

Indiana's Insurance Mandate for Autism: What is It and How to Use It!



Getting therapies & treatments covered for a child with Autism in Indiana

Indiana is one of a growing number of states in the US that has an Autism Insurance Mandate. It requires certain health insurance policies to cover medical expenses related to Autism and Pervasive Developmental Disabilities (PDDs).

Where can I find the law

Go to <http://www.in.gov/legislative>

- In the bottom right hand corner there is a blue box that says “View Indiana Code”.
- Enter the following numbers:
 - In the first box (T) - 27
 - In the second box (A) - 8
 - In the third box (C) - 14.2
 - Leave the last box blank and click the arrow.
- This takes you to the law: Insurance Coverage for Pervasive Developmental Disorders (which is the Autism Mandate)

Is my child's diagnosis covered?

The mandate covers Pervasive Developmental Disorders as defined in the most current edition of the Diagnostic and Statistic Manual (presently the DSM-IV).

The diagnoses currently listed under Pervasive Developmental Disorders are:

- Autistic Disorder (299.0)
- PDD-NOS (299.80)
- Asperger's (299.80)
- Rett's Disorder (299.80)
- Childhood Disintegrative Disorder (299.10)

Questions to Ask

The two important questions you need to ask (you will probably need to call the customer service number on your insurance card to answer these questions):

1. *Is my child's health insurance policy based in Indiana?*

- If policy is based in Indiana, you've met the first requirement for the policy falling under the Mandate. Go to next question.
- If not, then you'll need to check the laws of the state in which your policy is based to see if that state has an autism/PDD insurance mandate. Several do now. Call the state's Department of Insurance to find out or check

http://www.autismvotes.org/site/c.frKNI3PCImE/b.3909861/k.B9DF/State_Initiatives.htm

Questions to Ask (cont.)

2. Is it Fully Funded or Self Funded?

- Fully-Funded policies are the type of policy covered by the Mandate in Indiana. If your policy is based in Indiana and fully funded, then the policy is subject to the Mandate. Congratulations...but there is still work to do!
- Self-Funded policies are not subject to the Mandate, even if based in Indiana. This does not necessarily mean that you are out of luck.
 - The next step is to determine if your particular policy covers Autism/PDDs. If not, you can go to the Human Relations (HR) department of your company and ask them to cover the therapy/therapies you seek.
 - Self-Funded policies are written by your employer and not by health insurance companies. If you make a strong case to your company as to why the therapy you seek should be covered, they may consider adding it to your coverage.

Okay, I have the answers to these questions....now what?

Based in Indiana and Fully Funded

- Pediatrician/Physician needs to write a Plan of Care.
- Treatment plan accepted by insurance company.
- You're good to go.

Based in Indiana and Self Funded

- Call your HR department and ask if Autism is covered. If yes, follow steps outlined above under "Based in Indiana and Fully-Funded".
- If Autism is not covered, you have two options:
 1. Go to employer's HR department and ask for coverage for the particular therapy you seek; or
 2. Purchase an **Individual Policy** here in Indiana. More notes on Individual Policies below.

Okay, I have the answers to these questions....now what? (cont)

Based Out Of State and Fully Funded

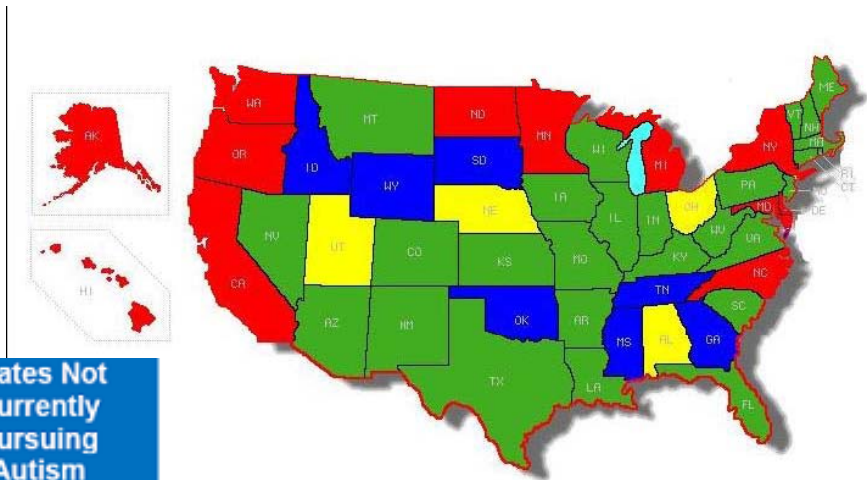
- Call that state's Department of Insurance and ask if there is an Autism Insurance Mandate, and if so, ask what procedure is for that state to get therapies covered.
- If no to either, then consider purchasing an individual policy here in Indiana.

Based Out of State and Self Funded

- Call your HR department and ask if Autism is covered under this policy. If yes, ask the procedure for getting coverage. (It will probably be similar to the procedure outlined in "Based in Indiana and Fully Funded.")
- If autism is not covered, consider purchasing an individual policy here in Indiana.

State Map

Status of Autism Insurance Reform Legislation by state



States with Autism Insurance Reform Laws (27)		States with Endorsed Autism Insurance Reform Bills	States Pursuing Autism Insurance Reform in 2011	States Not Currently Pursuing Autism Insurance Reform
Arizona	Montana	Alaska	Alabama	Georgia
Arkansas	Nevada	California	Nebraska	Idaho
Colorado	New Hampshire	Delaware	Ohio	Mississippi
Connecticut	New Jersey	Hawaii	Utah	Oklahoma
Florida	New Mexico	Maryland		South Dakota
Iowa	Pennsylvania	Michigan		Tennessee
Illinois	Rhode Island	Minnesota		Washington, DC
Indiana	South Carolina	New York		Wyoming
Kansas	Texas	North Carolina		
Kentucky	Vermont	North Dakota		
Louisiana	Virginia	Oregon		
Maine	West Virginia	Washington		
Massachusetts	Wisconsin			
Missouri				

Information from www.autismvotes.org

What services are covered?

The wording of the law is purposefully vague because every person is affected differently by a PDD. Each person will require an individualized treatment plan, there is no “cookie cutter” plan that works for all individuals.

The mandate does require a Care Plan be submitted by the Prescribing physician. Your primary care physician, dev ped, or psychiatrist can usually provide this. Check with the insurer to see if the plan needs to be submitted by a certain type of physician.

What services are covered (cont)

Therapies provided in public schools cannot be covered by the mandate. It is also advised that care plans stick to “traditional therapies” which may include:

- Behavior Training and Management (ABA, VBA etc)
- Speech Therapy
- Occupational Therapy
- Physical Therapy
- Medications to address symptoms of PDD (risperidone, prozac, melatonin, clonidine, etc)

Sample Plan of Care

To Whom it May Concern:

I am the _____ (PCP, Dev. Ped, etc) for _____ (child's name). _____ (child's first name) has autism (or PDD-NOS or Asperger's), which is a neurological condition. I have been part of _____ (child's name) treatment team since _____ (date). As part of _____ (child's name) treatment plan, I find the following services to be medically necessary:

1. _____ (Type of therapy), up to _____ hours per week
2. _____ (Type of therapy), up to _____ hours per week
3. _____ (Type of therapy), up to _____ hours per week

Sincerely,
(doctor's signature)

What if services are still denied?

If services are denied or limited, you do have the right to an appeal. The appeal process should be outlined in your policy handbook. Follow the procedures given by your insurer and ask for information to support your appeal from your benefits coordinator, physician or other therapists if needed.

If you exhaust the appeals process with the insurer, you may request an external appeal. Your insurance company must provide you with the information to pursue this type of appeal and are responsible for the cost.

You also have the option to file a complaint with the Indiana Department of Insurance if you feel your insurer is not following the law.

Contact at Indiana Department of Insurance for Autism Insurance Mandate questions:

Tyler Ann McGuffee
Rate Review Business Process Consultant
Health Care Reform Team
Indiana Department of Insurance
311 W. Washington Street, Suite 300,
Indianapolis, IN 46204-2787

tamcguffee@idoi.in.gov

Office: 317-234-7733

Cell: 317-607-7874

Individual Policies

Individual policies are an option for families who are interested in getting coverage for their child but do not have an insurance policy that is covered by Indiana's Autism Insurance Mandate.

Most (if not all) insurance providers no longer sell "child only" policies. You may need to purchase a policy to cover more than one individual in the household.

You can purchase an individual policy here in Indiana through any major health insurance carrier. These policies are based in Indiana and are Fully Funded, and are therefore subject to the Mandate. You will need to ask for an Autism Rider to supplement the policy.

One stipulation: If your child has multiple diagnoses in addition to Autism, he/she may be denied coverage for an individual policy.

- Your next option is applying for an ICHIA policy (aka State Pool policy) or the Federal PCIP (Pre-existing Condition Insurance Plan). These policies are for people who cannot be insured otherwise. For ICHIA call 1(800) 552-7921 or visit the website www.online-Healthplan.com for more information; for PCIP go to www.pcip.gov.

Special Thanks To:

Presenters:

Suzanne Aaron – ASK Parent Liaison

Toni Modglin – ASK Parent Liaison

Beverly Chase, from “Insurance Coverage for ABA,” for providing the Sample of Plan of Care

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Answers for families of kids with special needs





About Special Kids

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Contact us to **ASK** YOUR questions!