

Arkansas Insurance Department

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NEWS RELEASE

FOR IMMEDIATE RELEASE

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Consumer Alert: New Autism Coverage Requirements

LITTLE ROCK, ARKANSAS (November 18, 2011) — State Insurance Commissioner Jay Bradford is advising Arkansas insurance consumers about a new law providing coverage for the diagnosis and treatment of autism (autism spectrum disorders). Act 196 of 2011, passed by the Arkansas General Assembly, went into effect October 1, 2011, and requires certain health insurance policies to cover all medically necessary and evidence-based treatment including applied behavioral analysis (ABA), pharmacy care, psychiatric care, psychological care, therapeutic care, equipment determined necessary to provide evidence-based treatment, and any care for an individual with autism spectrum disorder that is determined by a licensed physician to be medically necessary and evidence-based.

This new autism coverage requirement applies to all fully insured group health insurance plans, including HMO group plans. Act 196, commonly referred to as the Autism Law, also applies to the Arkansas State Employees and Public School Employees Health Plans.

This new coverage does **not** apply to the following types of health plans or insurance policies:

1. Self-funded employer plans. Consumers are advised to check with their employer's human resources staff to determine if they are in a self-funded employer plan.
2. Individual major medical policies.
3. Workers' compensation policies, accident only policies, specified disease policies, hospital indemnity policies, Medicare supplemental policies, long-term care policies, disability income policies, or other limited benefit health insurance policies.

(More)

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Consumers with health insurance policies subject to the new autism coverage requirements need to be aware the new law caps annual coverage for applied behavioral analysis at \$50,000 per year and is limited to children under the age of eighteen. In addition, the law requires coverage for ABA when provided by or supervised by a Board Certified Behavior Analyst. To qualify for private insurance coverage for the ABA, consumers should check with their medical provider or primary care physician to ensure the person providing ABA is certified by the nationally accredited Behavior Analyst Certification Board which is a nationally accredited nongovernmental agency certifying individuals who have completed specific academic, examination, training, and supervision requirements. The Arkansas Department of Human Services, Division of Developmental Disability Services is currently in the process of creating its own licensing system for persons providing ABA.

Consumers should consult with their health insurer if they have questions about whether their policy is subject to the Autism Law or contact the Consumer Services Division of the Arkansas Insurance Department at 800-852-5494.

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