

Insurance Coverage for ABA Therapy

Many parents and advocates are making great strides in helping to persuade legislators to pass laws that will require insurance companies to cover autism treatments such as ABA therapy. Although many states have some sort of proposed insurance legislation in the works, the following states currently have passed legislation requiring coverage:

Arizona	Effective June 30, 2009. Therapy is covered up to \$50,000 per year up to age 9, \$25,000 per year up to age 16
Florida	Effective April 2009. Covers \$36,000 per year, \$200,000 lifetime up to age 18
Illinois	Effective December 12, 2008. Covers \$36,000 per year up to age 21
Indiana	Currently in effect
Louisiana:	Effective January 1, 2009. Covers \$36,000 per year up to age 17
Minnesota:	Currently in effect
Pennsylvania:	Effective July 1, 2009. Covers \$36,000 per year up to age 21, no lifetime maximum
South Carolina:	Effective July 1, 2008. Covers up to \$50,000 per year up to age 16
Texas:	Currently in effect

Even if you don't live in one of the states listed above, you can check with your insurance carrier to see if they provide any coverage for ABA therapy.

For an excellent resource document explaining the ins and outs of making the most of your insurance coverage for Autism treatments, visit the TACA parent support group website:
<http://www.tacanow.org/autism-on-a-budget>

President Obama Drafts Autism Insurance Mandate Bill

President Barack Obama has drafted new legislation designed to change the face of insurance coverage for autism on a federal scale. If President Obama's legislation is approved and becomes law, families affected by autism all over the U.S. will have insurance coverage for children, adolescents and adults up to 21 years of age. Services that insurance companies will be required to cover under this bill's umbrella include diagnosis, medication, occupational therapy, physical therapy, doctor's consultation, and applied behavioral analysis (ABA) programs. The House and Senate are backing the Mandate bill but the real test will be in January, when the General Assembly convenes to vote. To read the Autism Mandate Bill go to autismvotes.org and search "insurance mandate bill."