



Public Acts 99, 100 & 101 of 2012

Autism Insurance Coverage

MICHIGAN



As parents figure out how to tap into the new insurance coverage for Autism related medical services and treatments as enacted by the state of Michigan, the following is a brief guide to help understand the process and what exactly is covered.

The two questions that parents need to answer are:

- What type of insurance do you have?
- Where is your insurance based out of, or who is your insurance provider?

Not every company or employer is self-insured. Self-insured companies are governed by the federal government and this new Michigan law does not apply to self-insured companies. However, many self-insured companies or employers may offer employees various choices beyond its own PPO, such as an HMO, and if this is the case the HMO would be subject to follow the new Michigan law that requires an Autism related benefit.

The new Michigan law under Public Act 99 and Public Act 100 requires the following types of insurance to provide Autism insurance coverage:

- Non-Profit Insurance: Blue Cross Blue Shield of Michigan (BCBSM)
- For-Profit Insurance: Group Policy, Individual Policy, Health Maintenance Organization (HMO) (both group or individual contract) that are renewed in Michigan

Coverage for treatment may be limited to an individual through age 18, and may be subject to a maximum annual benefit as follows:

- \$50,000 per covered insured, enrollee or member through age 6
- \$40,000 from age 7 through age 12
- \$30,000 from age 13 through age 18

What is covered under this new law?

- Diagnosis of an ASD (includes Autistic Disorder, Asperger's Disorder, or Pervasive Developmental Disorder Not Otherwise Specified) performed by a licensed physician or psychologist
- Behavioral health treatment (evidence-based counseling and treatment programs, including Applied Behavior Analysis)
- Pharmacy care

- Psychiatric care
- Psychological care
- Therapeutic care (evidence-based services provided by a licensed or certified speech therapist, occupational therapist, physical therapist, or social worker)

Insurance companies are prohibited from terminating coverage or refusing to deliver, execute, issue, amend, adjust, or renew coverage solely because an individual is diagnosed with or has received treatment for an ASD.

Public Act 101 or The Autism Coverage Reimbursement Act requires the Department of Licensing and Regulatory Affairs (LARA) to create and operate an autism coverage incentive program to encourage and provide incentives for carriers and third-party administrators to provide coverage for the diagnosis and treatment of ASDs. This new law also creates the Autism Coverage Fund, whereby the legislature may appropriate state dollars to support this fund that will be used to help offset any additional costs incurred for insurance companies and businesses as a result of the state requiring that autism insurance coverage be provided.

Important: The Autism Alliance of Michigan and Lt. Governor Brian Calley's office will be hosting an informational workshop scheduled for *Monday, July 23, 2012, 2-5 p.m. in Lansing* for **employers** who have self-funded insurance plans. The exact location is being finalized but experts will be on hand to answer their questions and provide information on setting up this benefit. The AAoM is reaching out directly to employers across Michigan, encouraging them to attend this session and adopt the autism coverage. If you have a question about your company attending this event, contact your Human Resource Department. You can also contact AAoM with specific questions at colleen@autismallianceofmichigan.org. The AAoM website (www.autismallianceofmichigan.org) also maintains current information on this and future sessions. AAoM will also be hosting **parent webinars** starting in June and dates will be posted on the AAoM website soon. Visit AAoM's website for specific questions and/or to obtain additional information on this new benefit. You may also call AAoM at 313-964-2620.

Information about Michigan's new law can also be found on the Autism Speaks advocacy site <http://www.autismvotes.org/michigan>. Questions can be sent by email and directed to Judith.ursitti@autismspeaks.org.