

301

TESTIMONY SUBMITTED BY:

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To the Insurance and Real Estate Committee Staff members,

I want to thank you for taking the time to hear from the public concerning the passing of SB301. Unfortunately, I can not attend the hearing; because, I could not get the time off from work. I hope that my written testimony will be just as effective.

I am a parent of a 8 year old boy diagnosed with High Functioning Autism. High Functioning Autism is part of the Spectrum of Autism. This Neurological Disorder effects all of our children differently; however, there are certain deficits that all of our children have in common. They all have social skills deficits, they all have behavioral problems, and they all have some sort of sensory integration issues. Some of them may be more deeply effected then others. However, regardless of where they lye on the spectrum they all require intensive therapy. Without this they will not learn the skills they lack. They will not merely pick up these skills as other children do naturally.

The programs which are used to teach our kids the skills needed to function appropriately within school and function in society are extremely costly but necessary. What makes this cost even higher is that the public school systems often are not equipped to provide our children the services they are guaranteed to receive under the laws of FAPE and IDEA. Left with the lack of services within the school systems, we are forced to spend even more money to seek these services at our own cost outside of the school or pay exorbitant attorney fees to fight for our children's rights; and, in some cases, to stop the abuse our children suffer in these schools.

Many of us have to pay for Physical Therapy, Occupational Therapy, Speech Therapy, Psychiatrists, Psychologists and the medications which unfortunately often become necessary to deal with the medical and behavioral problems common with Autistic children. This does not even include the cost of setting up a program to provide ABA therapy, RDI therapy, listening programs, social skills groups, music therapy, and the list goes on for your choices of therapy to help your child. There is also the cost of the many books or tools you need to buy to assist your child with the special needs he or she has. Then there is the cost to have your child evaluated, which has to be done periodically throughout his life. An evaluation costs anywhere from \$2000 to \$5000 (not covered by insurance). An evaluation is necessary to have in order to get services for your child

within the public school system. Without it the schools often take advantage of your not having this and provide little to no services for your child's special needs.

I am lucky. My son is not as impacted by this disorder as he could have been. Thus my expenses for his disorder are not as great as others that I know; however, they are still so large that I can not afford them. Last year alone we spent over \$30,000 on expenses toward his Autism. Sadly, Insurance covers very little of this. I chose to pay for those services rather than the payments for my home and our house went into foreclosure. The medical, and psychological services our son requires will continue and not suddenly stop. He will never be cured! What scares me the most is that I can not provide him all that he needs during his early years to hopefully make enough of an impact so that he might be able to some day hold a job and live on his own. I read that teenage suicide is highest amongst teenagers with High Functioning Autism and Aspergers (another type of Autism.) It scares me that not having enough money to provide these services, could lead toward my child possibly being one of those statistics.

I have had many long conversations with the insurance company about the coverage's for my son's disability. The insurance carrier for our Policy is covered by ERISA, which enables them to choose to bar coverage for Autism, although your policy does stipulate you have such coverage for your child. It is a devastating blow to an already difficult situation to find out that you can not afford to provide the medical, psychological, and therapeutic needs your child requires because your insurance carrier will not even cover a portion of a necessary treatment.

While the passing of this bill will not effect our situation directly because our carrier is protected by ERISA, I pray that this bill will be passed for those families it will help. This neurological disorder, called Autism, is a medical disorder that affects our children. The insurance companies should be required to provide coverage for this disorder just as they would for other childhood disorders.

Please support the passing of SB301.

Thank you,

Judey Yudkin

(A parent who is struggling to provide the medical and therapeutic needs my child has)

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