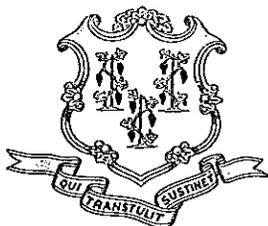


SENATOR MARTIN M. LOONEY
MAJORITY LEADER

Eleventh District
New Haven & Hamden



State of Connecticut
SENATE

State Capitol
Hartford, Connecticut 06106-1591
132 Fort Hale Road
New Haven, Connecticut 06512
Home: 203-468-8829
Capitol: 860-240-8600
Toll-free: 1-800-842-1420
www.SenatorLooney.cga.ct.gov

301

February 5, 2009

I am testifying on behalf of Proposed Bill No. 301, *An Act Concerning Health Insurance Coverage for Autism Spectrum Disorders*, which I have co-introduced along with Speaker Donovan.

Autism is an illness – a medical condition – affecting thousands of families across Connecticut. Autism Spectrum Disorder (ASD) impacts each person differently. Some are profoundly affected and some are less affected. There are several medical diagnoses within the autism spectrum; Classic Autism, Asperger's Syndrome, and Pervasive Developmental Disorder Not Otherwise Specified (PDD-NOS). It has been estimated that 1 in 150 children in the United States suffers from an ASD. The estimate is higher for boys, 1 in 94 of whom may be on the autism spectrum.

However, despite the fact that autism is an illness, it is a surprising and dismaying fact that health insurers generally refuse to cover either its diagnosis or treatment -- unless they are forced to do so by law. Indeed, last year this Committee heard many horror stories from Connecticut families that had been refused coverage. I'm sure that many more such stories from our families in crisis were related here today.

Thus, state lawmakers from across the nation have been forced to stand up for the families we represent, and mandate health insurance coverage for families with autism. Last year, Connecticut took a first step in that direction, by passing a partial autism insurance mandate bill that was introduced by this Committee. Our new law mandates coverage for physical, occupational and speech therapies, when there has been a diagnosis of autism.

This year we must take the next step and mandate coverage for all of the medically necessary care that our families with autism deserve and desperately need. We must ensure that the diagnosis of autism, which is now costing our families thousands of dollars out of pocket, is covered. We must ensure that our families are covered for all of

the medically necessary PT, OT and speech therapy visits that they need, and that their prescribed medications are covered. And finally, we must ensure that proven, evidence-based treatments such as Applied Behavior Analysis (ABA) – the effective provision of which literally can change children's lives -- are covered by health insurance as well.

By taking this next step, we will join the seven other states that have mandated comprehensive coverage for autism diagnoses, medications and ABA treatment over the past year. Families in Florida, Louisiana, Illinois, South Carolina, Pennsylvania, Arizona and Texas are now fully covered. I'm sure you'll agree that our families are worth no less. They must be fully covered as well.

The coverage of ABA is critical. ABA is an evidence-based behavioral intervention, administered by a Board Certified Behavioral Specialist. It has been proven effective over decades of research. It is specifically endorsed and supported by physicians and psychologists. The potential benefits of ABA are extraordinary. It appears that early, intensive ABA treatment can literally be the difference between a child speaking or never uttering a single word; the difference between participating in more mainstream education instead of solely relying on special education services; the difference between better mental and physical health or greater vulnerability to psychiatric and other illnesses; the difference between adult independent living and employment or a group home and disability compensation; and the difference between a family that can parent a child to independence or a family that exhausts all of its financial and emotional resources.

When a child receives a medical diagnosis of autism, the doctor typically recommends 20-40 hours per week of intensive ABA therapy. This level of ABA may be needed for the first few years of treatment. And, unfortunately, it is not inexpensive. Because of this, it seems highly likely that there are hundreds of families across Connecticut who are simply unable to get their child the ABA therapy they need. They cannot afford it, and their health insurance – for which they are paying premiums, just like everybody else – refuses to cover it. I believe this is intolerable -- both for these families, their children, and for the rest of our society.

It is also possible that, because of its expense, this expanded healthcare coverage may bring with it a very slight increase in insurance premiums. In the various states that have mandated ABA coverage over the past year, most have estimated that health insurance premiums will go up very slightly – around *a half of one percent*. For a typical family insurance policy costing around \$1000 a month, this will add only \$5.00.

However, any additional expense for insuring our families and children with autism -- in addition to morally and ethically being the right and necessary thing to do -- will more than pay for itself many times over.

There have been many studies showing that successful, early medical intervention for children on the autism spectrum will result in very significant future cost savings. This comes mainly from the decreased need for special education, government assistance, and

psychiatric and health care services. It also stems from the likely increased economic productivity of families dealing with autism. Many parents of autistic children often cannot work full time, or at all, because of the full time demands of caring for their afflicted child. With this bill, and their child's improved condition, their economic situation will be greatly improved.

These various cost savings from the treatment of autism spectrum disorders have very conservatively been estimated to be between \$187,000 to \$203,000 per child from age 3 to 22, and \$656,000 to \$1.1 million from age 3 to 55.

It's very clear that this bill is the right thing to do, for so many reasons. I urge you to support it.