



General Assembly

January Session, 2009

Committee Bill No. 6240

LCO No. 4735

04735HB06240INS

Referred to Committee on Insurance and Real Estate

Introduced by:
(INS)

AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR PERSONS WITH AUTISM.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 38a-514b of the general statutes is repealed and
2 the following is substituted in lieu thereof (*Effective January 1, 2010*):

3 (a) As used in this section:

4 (1) "Autism services provider" means any person, entity or group
5 that provides treatment for autism spectrum disorders.

6 (2) "Diagnosis" means the assessment, evaluation or testing
7 performed by a licensed physician, licensed psychologist or licensed
8 clinical social worker to determine if an individual has an autism
9 spectrum disorder.

10 (b) Each group health insurance policy providing coverage of the
11 type specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-
12 469 that is delivered, issued for delivery, renewed, amended or
13 continued in this state [on or after January 1, 2009,] shall provide
14 coverage for [physical therapy, speech therapy and occupational

15 therapy services for] the diagnosis and treatment of autism spectrum
16 disorders, as set forth in the most recent edition of the American
17 Psychiatric Association's "Diagnostic and Statistical Manual of Mental
18 Disorders". [, to the extent such services are a covered benefit for other
19 diseases and conditions under such policy.]

20 (c) Such policy shall provide coverage for the following treatments,
21 provided such treatments are prescribed or ordered by a licensed
22 physician, licensed psychologist or licensed clinical social worker for
23 an insured who is diagnosed with an autism spectrum disorder, in
24 accordance with a treatment plan developed by a licensed physician,
25 licensed psychologist or licensed clinical social worker in a manner
26 consistent with the most recent report or recommendations of the
27 American Academy of Pediatrics, the American Academy of Child and
28 Adolescent Psychiatry or the American Psychological Association:

29 (1) Prescription drugs ordered by a licensed health care provider
30 with prescriptive authority; and

31 (2) Physical therapy, speech therapy and occupational therapy
32 services, to the extent such services are a covered benefit for other
33 diseases and conditions under such policy.

34 (d) Such policy shall not:

35 (1) Be cancelled or refused to be (A) delivered, (B) issued for
36 delivery, (C) renewed, (D) amended, or (E) continued to an individual
37 solely because such individual has been diagnosed with or has
38 received treatment for an autism spectrum disorder; or

39 (2) Impose (A) any limits on the number of medically necessary
40 visits an insured may make to an autism services provider pursuant to
41 a treatment plan, or (B) a coinsurance, copayment, deductible or other
42 out-of-pocket expense for such coverage that is more restrictive than
43 that imposed on substantially all other benefits provided under such
44 policy, except that a high deductible health plan, as that term is used in

45 subsection (f) of section 38a-520, shall not be subject to the deductible
46 limit set forth in this subdivision.

47 (e) (1) Except for treatments and services received by an insured in
48 an inpatient setting, an insurer, health care center, hospital service
49 corporation, medical service corporation or fraternal benefit society
50 may review a treatment plan developed as set forth in subsection (c) of
51 this section for such insured, in accordance with its utilization review
52 requirements, not more than once every six months unless such
53 insured's licensed physician, licensed psychologist or licensed clinical
54 social worker agrees that a more frequent review is necessary. The cost
55 of such review shall be borne by the entity requesting such review.

56 (2) For the purposes of this section, the results of a diagnosis shall be
57 valid for a period of not less than twelve months, unless a licensed
58 physician, licensed psychologist or licensed clinical social worker
59 determines a shorter period is appropriate.

60 (f) Nothing in this section shall be construed to limit or affect (1) any
61 other covered benefits available to an insured under (A) such group
62 health insurance policy, (B) pursuant to section 38a-514, or (C)
63 pursuant to section 38a-516a, or (2) any obligation to provide services
64 to an individual under an individualized education program pursuant
65 to section 10-76d.

This act shall take effect as follows and shall amend the following sections:		
Section 1	January 1, 2010	38a-514b

Statement of Purpose:

To expand group health insurance coverage for the diagnosis and treatment of autism spectrum disorders.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]

Co-Sponsors: REP. ABERCROMBIE, 83rd Dist.; REP. BYE, 19th Dist.
REP. LABRIOLA, 131st Dist.

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