

REVENUE: No revenue impact

FISCAL: Fiscal statement issued

Action:	Do Pass as Amended and Be Printed Engrossed and Be Referred to the Committee on Ways and Means
Vote:	5 - 0 - 0
Yeas:	Bates, Kruse, Morse, Shields, Monnes Anderson
Nays:	0
Exc.:	0
Prepared By:	Brian Nieubuurt, Administrator
Meeting Dates:	2/16, 2/28, 4/18, 4/20, 4/21

WHAT THE MEASURE DOES: Requires health benefit plans to cover the screening for, diagnosis of and treatment for autism spectrum disorders (ASDs). Prohibits insurers from terminating coverage or refusing to issue or renew coverage for an individual solely because the individual is diagnosed with or has been treated for ASD. Allows coverage for applied behavioral analysis (ABA) to be limited to 87 hours per month. Prohibits insurers from applying cost-sharing provisions to ASD coverage that are less favorable than the cost-sharing that applies to physical illness generally. Limits insurer review of ASD treatment to not more than once every six months. Allows Public Employees' Benefit Board (PEBB) and Oregon Educators Benefit Board (OEBB) coverage of ASD services to be subject to: (a) a separate annual deductible of \$500; (b) coinsurance of up to 20 percent; and (c) no annual limits on an individual's out-of-pocket expenses.

ISSUES DISCUSSED:

- Effectiveness of ABA and other therapies
- Laws in other states
- Age limitations
- Potential impacts on health insurance exchange and essential benefits package
- Estimated per member, per month cost
- Potential impact on the Oregon Health Plan and PEBB
- Role of Individuals with Disabilities Education Act

EFFECT OF COMMITTEE AMENDMENT: Limits definition of "applied behavior analysis" to children 11 years of age or younger. Modifies ASD insurance coverage requirements. Adds PEBB and OEBB coverage provisions. Replaces definition of "pervasive developmental disorder" with "developmental disorder" and restores developmental disorder insurance coverage requirements.

BACKGROUND: ASDs include a range of developmental disabilities that cause significant social, communication and behavioral challenges. In 2006, the Centers for Disease Control and Prevention (CDC) estimated that an average of one in 110 children has ASD. A 2008 CDC study also indicated that individuals with ASD had average medical expenditures that exceeded those without ASD by \$4,110-\$6,200 per year.

Current insurance laws group coverage of ASDs with other developmental disorders, including Asperger's syndrome, developmental delay, developmental disability and mental retardation. The law mandates that health benefit plans cover all medically necessary medical services for children under the age of 18.

Senate Bill 555-A carves ASDs out of the developmental disabilities coverage laws and mandates coverage for the diagnosis and treatment of ASDs regardless of age. The bill also prohibits insurers from terminating coverage or refusing to issue or renew coverage solely because a person has been diagnosed with ASD.

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This summary has not been adopted or officially endorsed by action of the committee.