BULLETIN 15-EX-2

TO: All Insurers Writing Comprehensive Major Medical Insurance

FROM: Ralph T. Hudgens
Inspection & Safety Fire Commissioner

DATE: June 17, 2015

RE: Autism Coverage Requirement

Pursuant to House Bill 429 (“HB 429”), all non-exempt health insurance policies that are issued or renewed on or after July 1, 2015 shall provide treatment for Autism Spectrum Disorder (“ASD”).

HB 429 requires all non-exempt health insurance policies to cover: habilitative or rehabilitative services (including applied behavior analysis) and other counseling or therapy services necessary to develop, maintain, and restore the functioning of an individual with ASD who is six years of age or under. Insurers may impose a cap of $30,000 on claims paid for applied behavior analysis for the purpose of treating a person with ASD when applying the benefits required by HB 429. That cap only applies to applied behavior analysis and does not apply to the other treatments (such as counseling or therapy services) which may be required by HB 429.

In order to measure the cost of implementing the ASD treatment requirement, HB 429 requires the Department, beginning on January 15, 2017, to report to the General Assembly information relating to the number of insureds with ASD and the cost of administering the ASD treatment requirement. This report will be derived from data collected from health insurers and will cover all of plan year 2016. While the exact methodology that the Department will use to collect data from insurers has not been determined, health insurers should contact Debra Peirce, Chief Market Conduct Examiner, at dpeirce@oci.ga.gov for additional information.

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