

HOUSE RESEARCH

Bill Summary

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Subject: Health insurance coverage of autism spectrum disorders

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Overview

This bill requires private sector health insurance to cover autism spectrum disorders.

Section

1 Coverage for autism spectrum disorders.

Subd. 1. Definitions. Defines the term “autism spectrum disorders” to include autism and related conditions. Defines the term “health plan” to include all private sector health coverage, both individual and group, that the state can regulate. Defines “mental health professional” in the same manner as it is defined in the children’s mental health act.

Subd. 2. Coverage required. (a) Requires health plans to cover autism spectrum disorders. Lists some services that would be included in that requirement.

(b) Requires the health plan to accept the treatment plan recommended by the enrollee’s treating physician or mental health professional.

(c) Prohibits health plans from terminating an enrollee’s insurance coverage due to the enrollee having an autism spectrum disorder.

(d) Prohibits health plans from requiring an updated treatment plan more often than every six months, unless the health plan and treating provider agree to a more frequent schedule for updates.

Subd. 3. No effect on other law. Provides that nothing in this section limits the existing mental health parity law requiring insurers to cover mental health on the same basis as other illnesses.

Effective date: Makes the law effective August 1, 2009, and apply to coverage issued or renewed on or after that date. (This means for instance that an insurance

policy renewed on July 1, 2009, would have to comply at its next annual renewal.)