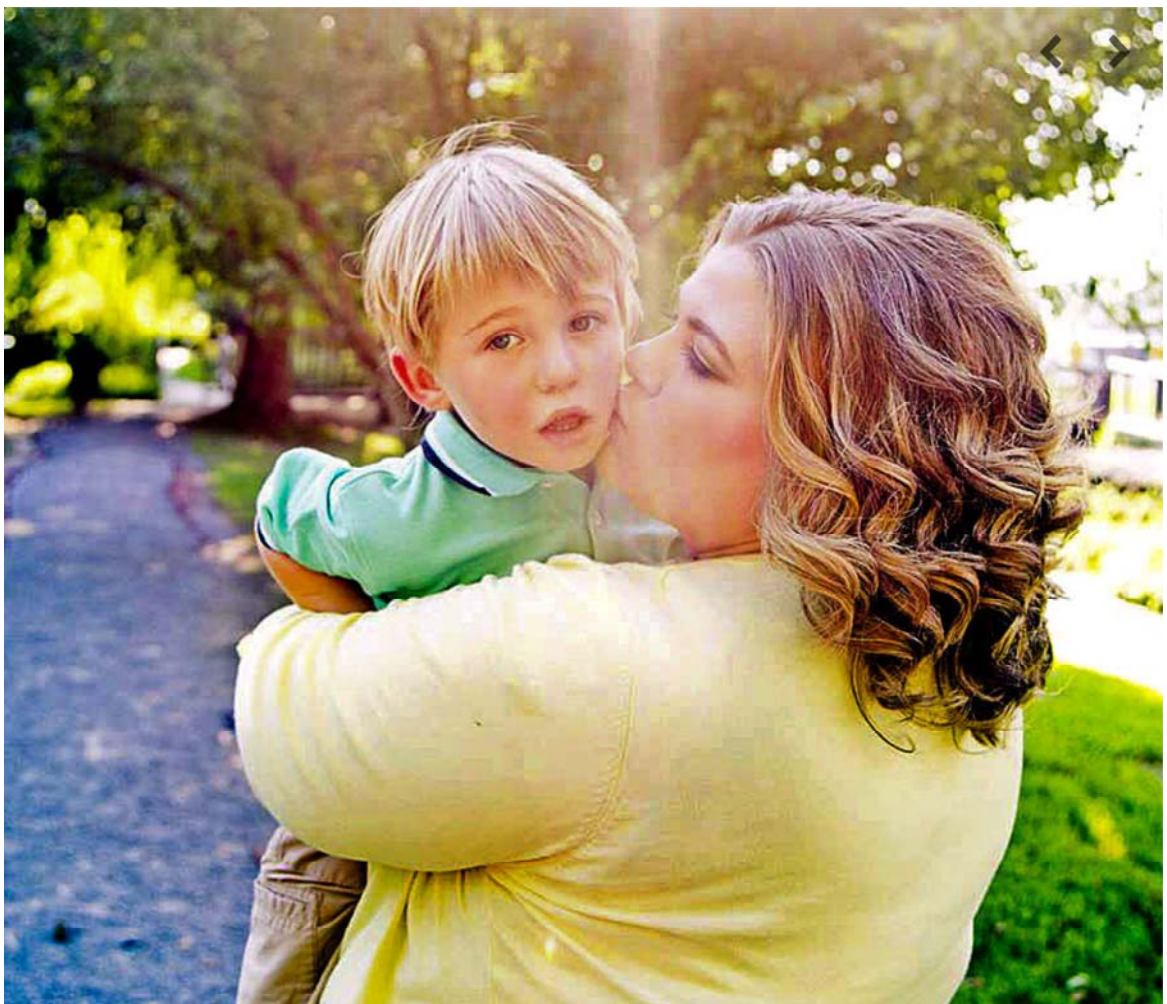


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SPOTLIGHT

## Bill would require autism therapy coverage

By Mary Sell Montgomery Bureau Mar 7, 2017



John Godbey/Decatur Daily

Tracey Welch hugs her autistic son, Link. The family has struggled to obtain insurance coverage for the applied behavior they feel he needs. [COURTESY PHOTO/LINDSAY KUBRICK]

MONTGOMERY — Tracey Welch has been trying for years to get help for her 7-year-old

son Lincoln, who is autistic and non-verbal.

“We can’t always figure out what’s bothering him,” Welch, a Hartselle mother of three, said recently. “He’s not aggressive. He just gets really emotional because of the anxiety and stress of social situations.”

Studies show Lincoln could be helped by a therapy called applied behavior analysis. But the Welch’s previous health insurance didn’t cover the therapy. The treatment is expensive and paying for it out of pocket isn’t possible for the family.

“It is very frustrating because I want to give him a fighting chance at the most normal life possible, but I can’t because I can’t get him this therapy,” Welch said.

Alabama is one of five states where what is known as ABA therapy isn’t covered by most insurance, according to lawmakers and advocates.

Legislation to mandate that coverage will be in the House Insurance Committee on Wednesday, and a public hearing is set. Previous attempts to pass similar legislation have failed.

House Bill 284 sponsor Rep. Jim Patterson, R-Meridianville, said he’s getting pushback from insurance providers. But he’s also getting more positive feedback from families than on any other legislation he’s ever sponsored.

“It’s the right thing to do. We’ve got to get insurance for these people,” Patterson said Monday.

Alabama Department of Mental Health Commissioner Jim Perdue has been part of a task force studying how children with autism may be covered in the state.

“Autism is a disorder that’s diagnosed in children, usually in their first year, as they start to speak,” Perdue said. “As they progress, untreated, maybe 2 or 3 percent of children will work their way through this puzzle.”

Perdue also said there's a financial incentive for the state to help children.

"Untreated, it is said most kids won't improve," Perdue said. "If that's the case, a person who becomes a disabled adult, it can cost \$1 million to \$1.5 million for their care over a lifetime."

Last month, a bill to have ABA therapy paid for by a \$3 million fund in the state education budget stalled in the Senate Health Committee.

In that committee meeting, Sen. Cam Ward, R-Alabaster, who previously sponsored a bill similar to Patterson's insurance mandate, said he was concerned about the cost to the state for a new insurance appropriation. It wouldn't be enough to help all who need it.

"Now it's \$3 million, next it's \$6 million, then \$9 million," Ward said last month.

Sen. Linda Coleman Madison, D-Birmingham, agreed, saying the bill opened up the possibility of other disability therapies being paid for by the state.

"I think it's a worthy cause, but I don't think the state can afford to pick it up," she said.

About previous attempts to get insurers to cover ABA, Ward said the business community doesn't want it.

"They're afraid if you crack the door on mandates, you'll open it to other mandates," Ward said this week.

Koko Mackin, Blue Cross' vice president of corporate communications and community relations, said the largest insurer in the state provides a variety of coverage for children with autism, including pharmacy care, pediatric services, psychiatric care and psychological care, and enriched speech, physical and occupational therapies.

And some of BCBS' employer benefit plans already cover applied behavioral analysis therapy, she said.

“Blue Cross opposes mandated benefit legislation which will increase costs and impact premiums and co-pays for employers, the state’s public health plans and our members,” Mackin said. “Mandated benefits remove the choice employers have each year to include the benefits most needed by their workforce.”

Mackin said employers already have the option to add autism benefits each year when renewing their coverage.

“(The 2012 Riley Ward Act) made Alabama the only state in the nation to require that all insurers offer autism spectrum disorder treatment to its large group customers,” Mackin said. “The Riley Ward Act also resulted in the definition of covered benefits for autistic children, recognized Autism Spectrum Disorder as a disease and resulted in greatly expanded therapy coverage for autistic children.”

Still, coverage for ABA is not standard. Welch’s husband recently switched jobs, in part because his new federal employer’s insurance does cover the treatment. Now, Lincoln is on a waiting list for therapy at a facility in Madison. Finding the treatment in the state has been difficult.

“Hardly anyone offers it,” Welch said. “Why would they if no insurance covers it.”

Today, there is an autism-awareness rally outside the Statehouse.

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