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Alabama lawmakers consider bill to require health insurance coverage for autism

by Lauren Walsh
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A renewed push to require health insurance companies cover treatments for autism is brewing at the Alabama State House.

Alabama is one of five states that does not require insurance coverage for autism treatments, like applied behavior analysis, known as ABA. Many families in state pay expensive, out of pocket bills for the treatment.

Representative Jim Patterson filed a bill to mandate the insurance providers include coverage. Similar bills have been introduced in the past, but have not had success in Alabama.

At Mitchell's Place in Birmingham, Reid called out names of letters during a therapy session Monday afternoon. The few words spoken come with a lot of significance for his mother, Kristen Bundren.

"When we started at Mitchell's place, he was nonverbal," said Bundren.

Reid was diagnosed with autism three years ago. Bundren says ABA changed his life.

"He can tell us what he wants, what he needs," said Bundren. "He says Mommy and Daddy and I love you."

The results come with a price tag. The Bundren family pays \$1,000 each week for Reid's treatment.

"It was a shock to us when we sat down and we realized how much it actually cost to get treatment for him," said Bundren. "It was a little bit mind blowing. It was a little bit frustrating because we have friends in other states. They pay in a year what we pay in a week."

Senator Jabo Waggoner (R-Vestavia Hills) says the bill does not have a good chance of passing as it is written, pointing to the influence the insurance industry has in Montgomery

Industries in Montgomery that have a lot of influence and it's hard to explain to a family with an autistic child to explain why it's not covered and why are you letting the insurance industry dominate on this issue," said Waggoner.

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Waggoner says his answer to families is to look for compromise.

"If both sides will agree to come to the table and say half a loaf is better than a whole loaf, let's go with this, it could still pass," Waggoner told ABC 33/40.

Blue Cross Blue Shield of Alabama, a major health insurance provider in the state, tells ABC 33/40 it is opposed to Rep. Patterson's proposal.

In an email sent to ABC 33/40, a Blue Cross Blue Shield spokesperson said "Blue Cross opposes mandated benefit legislation which will increase costs and impact premiums and copays for employers, the state's public health plans and our members. Mandated benefits remove the choice employers have each year to include the benefits most needed by their workforce."

Blue Cross Blue Shield of Alabama does cover some treatments for children affected by autism: pharmacy care, pediatric services, psychiatric care and psychological care along with enriched speech, physical and occupational therapies.

Blue Cross said the proposed legislation "would be the most liberal in the nation in terms of autism benefits."

Insurance providers in Alabama are required to offer autism therapies like ABA to its customers. The legislation requiring this, the "Riley Ward Act" was passed in 2012.

Senator Cam Ward (R- Alabaster) tells ABC 33/40 this has helped and several companies in Alabama have opted to provide the insurance plans with the enhanced coverage. However, he said "there's still a big gap" between the families who have access to the coverage and those who need it.

The proposal, HB 284, has had its first reading in the House and has been assigned to the House Insurance Committee.

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