Autism Facts

• 1 in 150 children is diagnosed with autism based on 2005 CDC figures (10% increase annually)
• 1 in 94 boys is on the autism spectrum
• Boys are four times more likely than girls to have autism
• 67 children are diagnosed per day
• More children will be diagnosed with autism this year than with AIDS, diabetes & cancer combined
• Autism is the fastest-growing serious developmental disability in the U.S.
• Autism costs the nation over $90 billion per year, a figure expected to double in the next decade

What is the Autism Insurance Parity Bill?

It is a bill that requires private health insurers to provide coverage for autism treatments. It recognizes that there should be equity in coverage so that children with autism can receive the same benefits provided to others with neurological disorders. Autism can be treated successfully with a variety of therapies just like many other neurological disorders.

Laws specifically requiring coverage of ABA-based interventions are found in AZ, FL, IN, SC, and TX. Similar bills are pending in IL, LA, MI, MO, OK, and PA.

What is covered under the proposed legislation in Washington?

• Diagnosis of Autism Spectrum Disorders (ASD) by a licensed physician or psychologist
• Treatment for ASD if determined medically necessary by a licensed physician or psychologist
  - Definition includes Autism, Asperger's Syndrome, and PDD-NOS
  - Speech, Occupational, Physical, and Applied Behavioral Analysis (ABA) therapies
  - Psychiatric and Psychological care
  - Rehabilitative and Habilitative care
  - Children birth-21 years of age
  - All therapy is subject to an annual limit of $50,000, but is NOT subject to a limit on the number of annual visits
• The estimated cost is less than 1%, or an average of $4 a month ($48 a year) per policyholder

How is autism normally treated?

Most children are treated with a combination of behavioral, physical, occupational, and speech therapies, and in some cases, medications for co-occurring symptoms or diagnoses such as irritability, bipolar disorder, anxiety, or other disorders. Some of the most common and well-understood therapeutic interventions are based on Applied Behavior Analysis (ABA). The National Institute of Child Health and Human Development, the National Research Council, the American Academy of Pediatrics, and other prominent groups all list ABA-based interventions among the recommended treatment for ASD.

How much does treatment cost for one child with autism?

Over the lifespan, the average societal cost of caring for one person with autism is $3.2 million. Comprehensive intervention programs for preschool aged children can cost up to $50,000 per year. However, investing $50,000 per child for 3 years before school entry saves $1 million per person by age 55 in costs related to housing, income subsidy, employment assistance, health care, and other public programs (Jacobson, et al., 1998).

Why should Washington require insurance companies to pay a share of the treatment costs related to ASD?

Families would not bear the often ruinous financial strain of exorbitant out-of-pocket cost and more children would enter school ready and able to learn in a mainstream classroom. In addition, "The Caring for Washington Individuals with Autism Task Force" in their executive report to the governor at the end of 2007, named health insurance coverage of autism related treatments for individuals as the number one priority for the state of Washington. This was after two years of carefully studying available resources and the needs of the state. They determined that it was crucial for Washington State to provide healthcare coverage of Autism related treatments.