

# BENEFITS INSIGHTS

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## Autism Treatment Benefits

In an unprecedented move, UnitedHealthcare (UHC) has made autism treatments, including applied behavioral analysis (ABA) therapy coverage, part of its standard benefits package. This means that regardless of the state in which the health plan is issued, ABA will be a part of all fully funded group plans provided by UHC beginning on or after Jan. 1, 2017. Other insurers who offer fully funded plans must comply with state autism insurance mandates. [Forty-four states](#) have legislation mandating that autism treatments be covered under fully funded health plans.

Because of how the various laws governing employee benefits plans work, though, self-funded health plans are not required to comply with state autism insurance mandates. However, due to the prevalence of autism spectrum disorders (ASDs), it may be in a self-funded health plan's best interest to consider adding autism treatment benefits to its plan.

### What are ASDs?

According to the U.S. Centers for Disease Control and Prevention (CDC) and the Autism and Developmental Disabilities Monitoring (ADDM) Network, approximately 1 in every 68 children has been identified with an ASD. ASDs refer to a group of developmental disabilities that can cause social, communication and behavioral challenges ranging from mild to debilitating. ASDs include the following conditions that were formerly diagnosed separately:

- **Autistic disorder** is characterized by impaired social interaction, communication issues (including problems with language), and unusual, repetitive or severely limited activities and interests. People with this disorder also often have intellectual disabilities.
- **Pervasive developmental disorder not otherwise specified (PDD-NOS)** is a term used to describe individuals who display only some of the signs of autistic disorders or Asperger's syndrome. These individuals' symptoms are often milder and only affect socialization and communication.
- **Asperger's syndrome** is often associated with some of the symptoms of autistic disorders, but they are less severe. While problems with socializing and unusual behaviors and interests are not uncommon, Asperger's syndrome is not associated with language difficulties or intellectual disability.

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While there are no cures for ASDs, there are a wide variety of treatments and services designed to improve development. One of these treatments is ABA therapy, which is believed to be a highly effective way to treat ASDs, but it is very expensive.

### **What is ABA?**

According to Autism Speaks, an advocacy group, behavior analysis is used to understand an individual's behavior and how it is affected by his or her environment. Over the past few decades, behavior analysis has been used to increase useful behaviors with things like positive reinforcement and reducing behaviors that may be harmful or hinder learning.

ABA is the use of behavior analysis techniques and principles to bring a positive change in behavior. Typically, ABA is conducted through highly structured one-on-one coaching by teachers or therapists. Therapists study how individuals with ASDs behave in certain situations and determine how they can learn and adapt to their surroundings.

According to a large number of completed studies, ABA produces improvements in communication, social relationships, play, self-care, education and employment for individuals with an ASD. ABA can also help diminish aggressive and harmful self-stimulatory behaviors.

### **How much does ABA cost?**

According to a Harvard School of Public Health study, ABA treatment can cost \$60,000 per person per year. Moreover, the lifetime costs of treating an individual with an ASD could cost upwards of \$3 million. These costs are high and can understandably put parents and caregivers of individuals with an ASD under financial stress, as foregoing treatment is sometimes not an option.

### **How are other employers responding to the demand for ABA coverage?**

Since Jan. 1, 2014, JPMorgan & Chase Co., a financial services company that participates in a self-funded health plan, has offered health plans that include autism treatment coverage. Additionally, Autism Speaks estimates that 40 percent of Fortune 50 companies offer autism insurance benefits that include diagnostic testing, ABA, pharmaceutical, and speech, physical and occupational therapy coverage.

### **How can I learn more about offering autism treatment benefits as part of my health plan?**

Autism Speaks provides an extensive amount of resources, including a [toolkit](#) for self-funded employers, on offering autism treatment benefits for employers. For more information, please visit its [website](#).

