

LEGISLATIVE ACTION

Senate	•	House
Comm: RCS		
04/14/2009	•	
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The Committee on Banking and Insurance (Bennett) recommended the following:

Senate Amendment (with title amendment)

Delete lines 49 - 79

and insert:

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Section 2. Subsections (2) and (3) of section 627.6686, Florida Statutes, are amended, and subsection (11) is added to that section, to read:

627.6686 Coverage for individuals with autism spectrum disorder required; exception.-

(2) As used in this section, the term:

(a) "Applied behavior analysis" means the design,

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COMMITTEE AMENDMENT

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12	implementation, and evaluation of environmental modifications,
13	using behavioral stimuli and consequences, to produce socially
14	significant improvement in human behavior, including, but not
15	limited to, the use of direct observation, measurement, and
16	functional analysis of the relations between environment and
17	behavior.
18	(b) "Autism spectrum disorder" means any of the following
19	disorders as defined in the most recent edition of the
20	Diagnostic and Statistical Manual of Mental Disorders of the
21	American Psychiatric Association:
22	1. Autistic disorder.
23	2. Asperger's syndrome.
24	3. Pervasive developmental disorder not otherwise
25	specified.
26	(c) "Developmental disability" means a disorder or syndrome
27	attributable to retardation, cerebral palsy, autism, spina
28	bifida, Down syndrome, or Prader-Willi syndrome which manifests
29	before the age of 18 years old and constitutes a substantial
30	handicap that can reasonably be expected to continue
31	indefinitely. The term:
32	1. "Retardation" means significantly subaverage general
33	intellectual functioning existing concurrently with deficits in
34	adaptive behavior which manifests before the age of 18 years old
35	and can reasonably be expected to continue indefinitely. As used
36	in this subparagraph, the term "significantly subaverage general
37	intellectual functioning" means performance that is two or more
38	standard deviations from the mean score on a standardized
39	intelligence test specified in the rules of the agency. As used
40	in this subparagraph, the term "adaptive behavior" means the



41	effectiveness or degree with which an individual meets the
42	standards of personal independence and social responsibility
43	expected of his or her age, cultural group, and community.
44	2. "Cerebral palsy" means a group of disabling symptoms of
45	extended duration which results from damage to the developing
46	brain that may occur before, during, or after birth and that
47	results in the loss or impairment of control over voluntary
48	muscles. As used in this subparagraph, cerebral palsy does not
49	include those symptoms or impairments resulting solely from a
50	stroke.
51	3. "Autism" means a pervasive, neurologically based
52	developmental disability of extended duration which causes
53	severe learning, communication, and behavior disorders that
54	occur during infancy or childhood. Individuals with autism
55	exhibit impairment in reciprocal social interaction, impairment
56	in verbal and nonverbal communication and imaginative ability,
57	and a markedly restricted repertoire of activities and
58	interests.
59	4. "Spina bifida" means, as used in this chapter, a person
60	with a medical diagnosis of spina bifida cystica or
61	myelomeningocele.
62	5. "Down syndrome" means a disorder caused by the presence
63	of an extra chromosome 21.
64	6. "Prader-Willi syndrome" means an inherited condition
65	typified by neonatal hypotonia with failure to thrive,
66	hyperphagia or an excessive drive to eat which leads to obesity
67	usually at 18 to 36 months of age, mild to moderate mental
68	retardation, hypogonadism, short stature, mild facial
69	dysmorphism, and a characteristic neurobehavior.
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70 <u>(d) (c)</u> "Eligible individual" means an individual under 18 71 years of age or an individual 18 years of age or older who is in 72 high school <u>and</u> who has been diagnosed as having a developmental 73 disability at 8 years of age or younger.

74 <u>(e) (d)</u> "Health insurance plan" means a group health 75 insurance policy or group health benefit plan offered by an 76 insurer which includes the state group insurance program 77 provided under s. 110.123. The term does not include any health 78 insurance plan offered in the individual market, any health 79 insurance plan that is individually underwritten, or any health 80 insurance plan provided to a small employer.

81 <u>(f)(e)</u> "Insurer" means an insurer providing health 82 insurance coverage, which is licensed to engage in the business 83 of insurance in this state and is subject to insurance 84 regulation.

(3) A health insurance plan issued or renewed on or after
April 1, 2009, shall provide coverage to an eligible individual
for:

88 (a) Well-baby and well-child screening for diagnosing the
89 presence of autism spectrum disorder <u>or other developmental</u>
90 <u>disabilities</u>.

91 (b) Treatment of autism spectrum disorder <u>or other</u> 92 <u>developmental disabilities</u> through speech therapy, occupational 93 therapy, physical therapy, and applied behavior analysis. 94 Applied behavior analysis services shall be provided by an 95 individual certified pursuant to s. 393.17 or an individual 96 licensed under chapter 490 or chapter 491.

97 (11) Notwithstanding any provision of this section to the 98 contrary, an insurer shall provide direct patient access for



99	screening, evaluation of, or diagnosis for autism spectrum
100	disorder or other developmental delays to an appropriate
101	specialist, as defined in s. 381.986. As used in this
102	subsection, the term "direct patient access" means the ability
103	of a subscriber or insured to obtain services from an in-network
104	provider without a referral or other authorization before
105	receiving services. The insurer's policy shall, pursuant to this
106	subsection, provide a minimum of three visits per policy year
107	for the screening, evaluation of, or diagnosis for autism
108	spectrum disorder or other developmental delays.
109	Section 3. Subsections (2) and (3) of section 641.31098,
110	Florida Statutes, are amended, and subsection (10) is added to
111	that section, to read:
112	641.31098 Coverage for individuals with developmental
113	disabilities
114	(2) As used in this section, the term:
115	(a) "Applied behavior analysis" means the design,
116	implementation, and evaluation of environmental modifications,
117	using behavioral stimuli and consequences, to produce socially
118	significant improvement in human behavior, including, but not
119	limited to, the use of direct observation, measurement, and
120	functional analysis of the relations between environment and
121	behavior.
122	(b) "Autism spectrum disorder" means any of the following
123	disorders as defined in the most recent edition of the
124	Diagnostic and Statistical Manual of Mental Disorders of the
125	American Psychiatric Association:
126	1. Autistic disorder.
127	2. Asperger's syndrome.
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128 3. Pervasive developmental disorder not otherwise 129 specified. (c) "Developmental disability" means a disorder or syndrome 130 131 attributable to retardation, cerebral palsy, autism, spina 132 bifida, Down syndrome, or Prader-Willi syndrome which manifests 133 before the age of 18 years old and constitutes a substantial 134 handicap that can reasonably be expected to continue 135 indefinitely. The term: 136 1. "Retardation" means significantly subaverage general 137 intellectual functioning existing concurrently with deficits in 138 adaptive behavior which manifests before the age of 18 years old 139 and can reasonably be expected to continue indefinitely. As used 140 in this subparagraph, the term "significantly subaverage general 141 intellectual functioning" means performance that is two or more 142 standard deviations from the mean score on a standardized 143 intelligence test specified in the rules of the agency. As used in this subparagraph, the term "adaptive behavior" means the 144 145 effectiveness or degree with which an individual meets the 146 standards of personal independence and social responsibility expected of his or her age, cultural group, and community. 147 148 2. "Cerebral palsy" means a group of disabling symptoms of 149 extended duration which results from damage to the developing 150 brain that may occur before, during, or after birth and that 151 results in the loss or impairment of control over voluntary 152 muscles. As used in this subparagraph, cerebral palsy does not 153 include those symptoms or impairments resulting solely from a 154 stroke. 155 3. "Autism" means a pervasive, neurologically based developmental disability of extended duration which causes 156

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157	severe learning, communication, and behavior disorders that
158	occur during infancy or childhood. Individuals with autism
159	exhibit impairment in reciprocal social interaction, impairment
160	in verbal and nonverbal communication and imaginative ability,
161	and a markedly restricted repertoire of activities and
162	interests.
163	4. "Spina bifida," as used in this chapter, means a person
164	with a medical diagnosis of spina bifida cystica or
165	myelomeningocele.
166	5. "Down syndrome" means a disorder caused by the presence
167	<u>of an extra chromosome 21.</u>
168	6. "Prader-Willi syndrome" means an inherited condition
169	typified by neonatal hypotonia with failure to thrive,
170	hyperphagia or an excessive drive to eat which leads to obesity
171	usually at 18 to 36 months of age, mild to moderate mental
172	retardation, hypogonadism, short stature, mild facial
173	dysmorphism, and a characteristic neurobehavior.
174	<u>(d)</u> "Eligible individual" means an individual under 18
175	years of age or an individual 18 years of age or older who is in
176	high school who has been diagnosed as having a developmental
177	disability at 8 years of age or younger.
178	<u>(e)</u> "Health maintenance contract" means a group health
179	maintenance contract offered by a health maintenance
180	organization. This term does not include a health maintenance
181	contract offered in the individual market, a health maintenance
182	contract that is individually underwritten, or a health
183	maintenance contract provided to a small employer.
184	(3) A health maintenance contract issued or renewed on or
185	after April 1, 2009, shall provide coverage to an eligible
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186 individual for:

(a) Well-baby and well-child screening for diagnosing the
 presence of autism spectrum disorder <u>or other developmental</u>
 <u>disability</u>.

(b) Treatment of autism spectrum disorder <u>or other</u>
<u>developmental disability</u> through speech therapy, occupational
therapy, physical therapy, and applied behavior analysis
services. Applied behavior analysis services shall be provided
by an individual certified pursuant to s. 393.17 or an
individual licensed under chapter 490 or chapter 491.

196 (10) Notwithstanding any provision of this section to the 197 contrary, a health maintenance organization shall provide direct patient access for screening, evaluation of, or diagnosis for 198 199 autism spectrum disorder or other developmental delays to an 200 appropriate specialist, as defined in s. 381.986. As used in 201 this subsection, the term "direct patient access" means the 202 ability of a subscriber or insured to obtain services from an 203 in-network provider without a referral or other authorization 204 before receiving services. The health maintenance organization's 205 contract shall, pursuant to this subsection, provide a minimum 206 of three visits per policy year for the screening, evaluation of, or diagnosis for autism spectrum disorder or other 207 208 developmental delays. 209 210 211 And the title is amended as follows: 212 Delete lines 2 - 17 213 and insert: 214 An act relating to developmental disabilities;

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215 creating s. 381.986, F.S.; requiring that a physician 216 refer a minor to an appropriate specialist for 217 screening for autism spectrum disorder under certain 218 circumstances; defining the term "appropriate 219 specialist"; amending ss. 627.6686 and 641.31098, 220 F.S.; defining the term "developmental disability"; 221 providing health insurance coverage for individuals 222 with developmental disabilities; requiring certain 223 insurers and health maintenance organizations to 224 provide direct patient access to an appropriate 225 specialist for screening, evaluation of, or diagnosis 226 for autism spectrum disorder or other developmental 227 delays; defining the term "direct patient access"; 228 requiring the insurer's policy or the health 229 maintenance organization's contract to provide a 230 minimum number of visits per year for the screening, 231 evaluation of, or diagnosis for autism spectrum 232 disorder or other developmental delays; providing an 233 effective date.