

By Senator Geller

31-265A-04

1                                   A bill to be entitled  
2           An act relating to health insurance coverage  
3           for autism spectrum disorder; requiring a  
4           health insurer or health maintenance  
5           organization that offers major medical coverage  
6           to include coverage for treating autism  
7           spectrum disorder; defining the term "autism  
8           spectrum disorder"; authorizing an insurer or  
9           health maintenance organization to confirm a  
10          diagnosis or review the appropriateness of a  
11          treatment plan; limiting the amount of annual  
12          coverage; providing that the act does not  
13          affect the licensure of a health care  
14          professional or impair the right to  
15          reimbursement of a health care provider; making  
16          a legislative finding that the act fulfills an  
17          important state interest; providing an  
18          effective date.

19

20 Be It Enacted by the Legislature of the State of Florida:

21

22           Section 1. Health insurance coverage for autism  
23 spectrum disorder.--24           (1)(a) As used in this section, the term "autism  
25 spectrum disorder" means a neurobiological condition that  
26 includes autism, Asperger syndrome, and Rett's syndrome.27           (b) Any health insurer or health maintenance  
28 organization that issues major medical expense coverage in  
29 this state may not exclude coverage prescribed by the  
30 referring physician for the treatment of autism spectrum  
31 disorder, including, but not limited to, coverage for

1 therapeutic evaluations and interventions, speech therapy,  
2 occupational therapy, physical therapy, intensive early  
3 intervention, applied behavioral analysis, and Lovaas  
4 behavioral therapy.

5 (2) Coverage for autism spectrum disorder is subject  
6 to the same terms and conditions that the insurer or health  
7 maintenance organization applies to the treatment of other  
8 disorders. However, an insurer or health maintenance  
9 organization may confirm a diagnosis or review the  
10 appropriateness of a specific treatment plan in order to  
11 ensure that coverage under this section is limited to  
12 diagnostic and treatment services.

13 (3) The total annual payments by a health insurer or  
14 health maintenance organization for coverage under this  
15 section may not exceed \$6,000.

16 (4) This section does not affect the scope of  
17 licensure of any health care professional and does not impair  
18 any right to reimbursement which is otherwise guaranteed to a  
19 health care provider.

20 Section 2. The Legislature finds that the provisions  
21 of this act fulfill an important state interest.

22 Section 3. This act shall take effect July 1, 2004.

23  
24 \*\*\*\*\*

25 SENATE SUMMARY

26 Requires that a health insurer or health maintenance  
27 organization include coverage for autism spectrum  
28 disorder as part of the coverage for major medical  
29 expenses. Requires that such coverage include coverage  
30 for certain types of evaluations and interventions.  
31 Provides that the insurer or health maintenance  
organization may confirm a diagnosis or review the  
appropriateness of treatment. Limits the coverage to  
\$6,000 per year. Provides that the act does not affect  
the scope of a health care professional's licensure or  
impair a health care provider's right to reimbursement.