

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

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

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 18 Section 1. Health insurance coverage for autism spectrum
 19 disorder.--

20 (1)(a) As used in this section, the term "autism spectrum
 21 disorder" means a neurobiological condition that includes
 22 autism, Asperger syndrome, and Rett's syndrome.

23 (b) Any health insurer or health maintenance organization
 24 that issues major medical expense coverage in this state may not
 25 exclude coverage prescribed by the referring physician for the
 26 treatment of autism spectrum disorder, including, but not
 27 limited to, coverage for therapeutic evaluations and
 28 interventions, speech therapy, occupational therapy, physical

29 therapy, intensive early intervention, applied behavioral
30 analysis, and Lovaas behavioral therapy.

31 (2) Coverage for autism spectrum disorder is subject to
32 the same terms and conditions that the insurer or health
33 maintenance organization applies to the treatment of other
34 disorders. However, an insurer or health maintenance
35 organization may confirm a diagnosis or review the
36 appropriateness of a specific treatment plan in order to ensure
37 that coverage under this section is limited to diagnostic and
38 treatment services.

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

42 (4) This section does not affect the scope of licensure of
43 any health care professional and does not impair any right to
44 reimbursement which is otherwise guaranteed to a health care
45 provider.

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

48 Section 3. This act shall take effect July 1, 2006.