

By Senator Geller

31-523-07

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 a minor for

7 autism spectrum disorder; defining the term

8 "autism spectrum disorder"; authorizing an

9 insurer or health maintenance organization to

10 confirm a diagnosis or review the

11 appropriateness of a treatment plan; limiting

12 the amount of annual coverage; providing that

13 the act does not affect the licensure of a

14 health care professional or impair the right to

15 reimbursement of a health care provider;

16 providing that the act fulfills an important

17 state interest; providing an effective date.

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

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21 Section 1. Health insurance coverage for autism

22 spectrum disorder.--

23 (1)(a) As used in this section, the term "autism

24 spectrum disorder" means a neurobiological condition that

25 includes autism, Asperger syndrome, and Rett's syndrome.

26 (b) Any health insurer or health maintenance

27 organization that issues major medical expense coverage in

28 this state may not exclude coverage prescribed by the

29 referring physician for the treatment of a minor for autism

30 spectrum disorder, including, but not limited to, coverage for

31 therapeutic evaluations and interventions, speech therapy,

1 occupational therapy, physical therapy, intensive early
2 intervention, applied behavioral analysis, and Lovaas
3 behavioral therapy.

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

12 (3) The total annual payments by a health insurer or
13 health maintenance organization for coverage for a minor under
14 this section may not exceed \$10,000.

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

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

21 Section 3. This act shall take effect July 1, 2007.

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24 SENATE SUMMARY

25 Requires a health insurer or health maintenance
26 organization to include the treatment of a minor for
27 autism spectrum disorder within the coverage for major
28 medical expenses. Requires coverage for certain types of
29 evaluations and interventions for such disorders.
30 Authorizes the insurer or health maintenance organization
31 to confirm a diagnosis or review the appropriateness of
treatment. Limits the coverage to \$10,000 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.