STATE OF OKLAHOMA

2nd Session of the 55th Legislature (2016)

HOUSE BILL 2924 By: Dunnington

AS INTRODUCED

An Act relating to insurance; requiring health benefit plans to include coverage for the screening, diagnosis and treatment of autistic disorders; providing no coverage limitations for treatment visits; requiring coverage be equal to certain other health benefit plans; specifying that certain benefits shall not be limited; capping coverage for applied behavior analysis; directing the Insurance Commissioner to annually adjust the maximum benefit; requiring coverage for applied behavior analysis include certain services; authorizing insurer to review treatment plan; specifying that any obligation to provide certain services shall not be affected; specifying applicability of certain non-grandfathered plans; requiring the Oklahoma Insurance Department to submit certain annual report; defining terms; amending 36 O.S. 2011, Section 6060.20, which relates to equal health coverage for autistic minors; removing specification that certain coverage requirements shall not include certain diagnostic and treatment coverage; providing for codification; and providing an effective date.

BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

SECTION 1. NEW LAW A new section of law to be codified in the Oklahoma Statutes as Section 6060.21 of Title 36, unless there is created a duplication in numbering, reads as follows:

A. A health benefit plan shall provide coverage for the screening, diagnosis and treatment of autism spectrum disorder in individuals less than eighteen (18) years of age. To the extent that the screening, diagnosis and treatment of autism spectrum disorder are not already covered by a health benefit plan, coverage under this section shall be included in health benefit plans that are delivered, executed, issued, amended, adjusted or renewed in this state, or outside this state if insuring residents of this state, on or after November 1, 2016. No insurer shall terminate coverage, or refuse to deliver, execute, issue, amend, adjust or renew coverage to an individual solely because the individual is diagnosed with or has received treatment for an autism spectrum disorder.

B. Coverage under this section shall not be subject to any limits on the number of visits an individual may make for treatment of autism spectrum disorder.

C. Coverage under this section shall not be subject to dollar limits, deductibles or coinsurance provisions that are less favorable to an insured than the dollar limits, deductibles or coinsurance provisions that apply to substantially all medical and surgical benefits under the health benefit plan, except as otherwise provided in subsection E of this section.

D. This section shall not be construed as limiting benefits that are otherwise available to an individual under a health benefit plan.

E. Coverage for applied behavior analysis shall be subject to a maximum benefit of Forty Thousand Dollars ($40,000.00) per year. Beginning January 1, 2018, the Oklahoma Insurance Commissioner shall, on an annual basis, adjust the maximum benefit for inflation by using the Medical Care Component of the United States Department of Labor Consumer Price Index for all urban consumers (CPI-U). The Commissioner shall submit the adjusted maximum benefit for publication annually before January 1, 2018, and before the first day of January of each calendar year thereafter, and the published adjusted maximum benefit shall be applicable in the following calendar year to health benefit plans subject to this section. Payments made by an insurer on behalf of a covered individual for treatment other than applied behavior analysis shall not be applied towards any maximum benefit established under this section.

F. Coverage for applied behavior analysis shall include the services of the personnel who work under the supervision of the Board Certified Behavior Analyst or the licensed psychologist overseeing the program.

G. Except for inpatient services, if an insured is receiving treatment for an autism spectrum disorder, an insurer shall have the right to review the treatment plan annually, unless the insurer and

the insured's treating physician or psychologist agree that a more frequent review is necessary. Any such agreement regarding the right to review a treatment plan more frequently shall apply only to a particular insured being treated for an autism spectrum disorder and shall not apply to all individuals being treated for autism spectrum disorder by a physician or psychologist. The cost of obtaining any review or treatment plan shall be borne by the insurer.

H. This section shall not be construed as affecting any obligation to provide services to an individual under an individualized family service plan, an individualized education program or an individualized service plan.

I. Nothing in this section shall apply to non-grandfathered plans in the individual and small group markets that are required to include essential health benefits under the federal Patient Protection and Affordable Care Act, Public Law 111-148; or to Medicare supplement, accident-only, specified disease, hospital indemnity, disability income, long-term care or other limited-benefit hospital insurance policies.

J. 1. Beginning February 1, 2018, and every first day of February thereafter, the Oklahoma Insurance Department shall submit a report to the Speaker of the Oklahoma House of Representatives and the President Pro Tempore of the Oklahoma State Senate regarding the

implementation of the coverage required under this section. The report shall include, but shall not be limited to, the following:

a. the total number of insureds diagnosed with autism spectrum disorder,

b. the total cost of all claims paid out in the immediately preceding calendar year for coverage required by this section,

c. the cost of such coverage per insured per month, and

d. the average cost per insured for coverage of applied behavior analysis.

2. All health carriers and health benefit plans subject to the provisions of this section shall provide the Department with the data requested by the Department for inclusion in the annual report.

K. As used in this section:

1. "Applied behavior analysis" means the design, implementation and evaluation of environmental modifications, using behavioral stimuli and consequences, to produce socially significant improvement in human behavior, including the use of direct observation, measurement and functional analysis of the relationship between environment and behavior;

2. "Autism spectrum disorder" means any of the pervasive developmental disorders or autism spectrum disorders as defined by the most recent edition of the Diagnostic and Statistical Manual of

Mental Disorders (DSM) or the edition that was in effect at the time of diagnosis;

3. "Behavioral health treatment" means counseling and treatment programs, including applied behavior analysis, that are:

a. necessary to develop, maintain, or restore, to the maximum extent practicable, the functioning of an individual, and

b. provided or supervised by a Board Certified Behavior Analyst or by a licensed psychologist so long as the services performed are commensurate with the psychologist's university training and supervised experience;

4 "Diagnosis of autism spectrum disorder" means medically necessary assessment, evaluations or tests to diagnose whether an individual has an autism spectrum disorder;

5. "Health benefit plan" means any plan or arrangement as defined in subsection C of Section 6060.4 of Title 36 of the Oklahoma Statutes;

6. "Pharmacy care" means medications prescribed by a licensed physician and any health-related services deemed medically necessary to determine the need or effectiveness of the medications;

7. "Psychiatric care" means direct or consultative services provided by a psychiatrist licensed in the state in which the psychiatrist practices;

8. "Psychological care" means direct or consultative services provided by a psychologist licensed in the state in which the psychologist practices;

9. "Therapeutic care" means services provided by licensed or certified speech therapists, occupational therapists or physical therapists; and

10. "Treatment for autism spectrum disorder" means evidence-based care and related equipment prescribed or ordered for an individual diagnosed with an autism spectrum disorder by a licensed physician or a licensed psychologist who determines the care to be medically necessary, including but not limited to:

a. behavioral health treatment,

b. pharmacy care,

c. psychiatric care,

d. psychological care, and

e. therapeutic care.

SECTION 2. AMENDATORY 36 O.S. 2011, Section 6060.20, is amended to read as follows:

Section 6060.20 A. All individual and group health insurance policies that provide medical and surgical benefits shall provide the same coverage and benefits to any individual under the age of eighteen (18) years who has been diagnosed with an autistic disorder as it would provide coverage and benefits to an individual under the

age of eighteen (18) years who has not been diagnosed with an autistic disorder.

B. As used in this section, "autistic disorder" means a neurological disorder that is marked by severe impairment in social interaction, communication~~,~~ and imaginative ~~plan~~ play, with onset during the first three (3) years of life and is included in a group of disorders known as autism spectrum disorders.

~~C. Nothing in this section shall be construed to require an insurer to provide any benefits for the diagnosis or treatment of any autistic disorder.~~

SECTION 3. This act shall become effective November 1, 2016.

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