

Cost to Expand Coverage of Therapies to Children with Disabilities

In 2010, Missouri passed an autism mandate requiring fully funded insurance plans to cover habilitative therapies and ABA therapy for children with an autism spectrum disorder. Over the past decade, this law has been very successful. On July 11, 2019, Missouri Governor Mike Parson signed into law an amendment requiring insurance plans to cover habilitative therapies for children with any disability. While this law only applies to fully-funded insurance plans and MO state self-funded plans, employers offering self-funded insurance plans should offer the same coverage to their employees. Please consider extending insurance coverage of medically necessary therapies to all children with disabilities.

According to MO's Department of Mental Health, the number of children in MO with the disability of an autism spectrum disorder is the same as the number of children with all other developmental disabilities. The claim cost increase to cover these therapies is low.

Per Member Per Month (PMPM) Claim Cost Increase to Cover Therapies for Those with Disabilities

(Source: DIFP's Annual Report to the Missouri Legislature: Insurance Coverage for Autism Treatment and Applied Behavior Analysis)

Claim Costs for Children with an Autism Spectrum Disorder in 2018

PMPM claim cost to cover ABA Therapy	\$\$.51
PMPM claim cost to cover habilitative therapies	\$.39

Approximate Claim Costs for Children with Other Disabilities

PMPM claim cost to cover habilitative therapies	\$.39
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(ABA Therapy is a behavior therapy. Habilitative therapy includes speech, physical therapy, and occupational therapy. MO state law requires insurance to cover habilitative therapies for children with any disability and ABA therapy for children with an autism spectrum disorder.)

These costs do not take into account the possible healthcare savings that occur when children get the therapy they need. Physical therapy has kept a 3-yr-old Missouri child from needing hip surgery and a 12-yr-old from needing foot reconstruction. Speech therapy teaches children to swallow properly, avoiding aspiration complications like pneumonia.

Molly, the mother of a 7-yr-old boy missing a portion of his brain explains, "Therapy is medicine. No pill will rebuild my son's brain or help him to walk and talk. Through therapy, his brain builds the pathways required for him to learn the skills he needs for daily life.

The law passed in 2019 expanding the autism mandate to include all disabilities was strongly supported by parents, the medical community, and the insurance lobby. Everyone saw the benefit of this law. MO's Department of Insurance says, "The costs associated with the coverage mandate for the treatment of ASDs and ABA therapy has to date been minimal, even as the mandate has led to dramatically expanded coverage and the delivery of medically beneficial services. . . The law has achieved its purposes in an unqualified way for every measurable metric." Covering medically necessary therapies only has positive results.

Please consider expanding insurance coverage to include habilitative therapies for children with disabilities. According to Autism Speaks, many employers with self-funded insurance plans cover therapies for children with autism. It is our hope that all employers will agree to have inclusive insurance plans that cover therapies for all children with disabilities.