

# New Hampshire Autism State Planning Grant

## Insurance Coverage for Autism Spectrum Disorders

It is critical for health providers and advocates to have an understanding of where we, as a state, stand in the wake of insurance coverage for those who are diagnosed on the Autism Spectrum. Health insurance is a key to improved health and reduced stress. In New Hampshire, the Affordable Care Act has brought along significant changes, though more work remains to be completed in order to ensure equality in coverage. There are many faces of insurance in New Hampshire and the options for those with ASD are varied as well.

### NH Medicaid

The first important insurance provider is NH Medicaid. NH Medicaid provides coverage to all individuals who experience a diagnosed developmental disability (As a result of the Katie Beckett provision, even children with families with finances above the poverty level receive coverage). This provider especially focuses on preventative care but also provides coverage for specialized services such as Occupational Therapy, Applied Behavioral Analysis and Speech Pathology. One of the significant changes to NH Medicaid as a result of the ACA is the introduction of Managed Care to all enrollees. Managed care is the combination of techniques intended to reduce costs while increasing associated benefits of health care. It is especially important through managed care for providers to connect with each other. There are incentives for this program, which promises to increase communication and expedite effective treatment, including: financial incentives for physicians who use less expensive techniques, increased beneficiary cost sharing and intensive management of high risk cases. In the past managed care was only applied on a voluntary basis or for those with serious chronic medical conditions, but as of 2013, all Medicaid patients will be a part of it.

### NH Health Protection Plan

It is also essential to mention the NH Health Protection Plan. This is an expansion of Medicaid to cover more adults. This was very important to bridge the gap within lower income families between state and federal medical funding. This change covers an additional 50,000 adults in NH and has the potential to cover adults with ASD who are of low income and unable to obtain other forms of insurance.

### Connor's Law

Another critically important insurance policy in NH for those diagnosed with ASD is Connor's Law. Connor's Law affects those who have individual insurance plans through the marketplace or state regulated policies. This law was introduced in 2009 and took effect in 2012. This law specifically ensures those with ASD receive intervention. Connor's law ensures a wide range of services including pharmaceutical care, rehabilitation services or therapy including Applied Behavior Analysis up to a price cap depending on the child's age. There are still difficulties in the insurance program in NH. For example, at this point "Self-Insured" policies (generally those from large employers) do not have to comply with Connor's Law, which can stress limited funding and restricts the amount of services individuals can receive. Self-Insured policies have the most significant variance and the least specific obligation. Although programs such as ABA are widely endorsed, many insurance companies consider the therapies "experimental" and will not provide coverage.

### Barriers

There are also barriers to obtaining information at this point in New Hampshire. It is difficult and tedious to find data regarding enrollment and claims in the insurance pool. Improvement in records keeping could vastly improve how researchers and officials obtain data. They would then be able to identify where the greatest need was for those with ASD and their families and begin to make improvements.

Insurance in NH for those with ASD is certainly improving and beginning to cover a wider range of services in order to assist individuals better. This progress being made should not stop until true equality exists.

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## Resources:

1. <http://www.medicaid.gov/medicaid-chip-program-information/by-topics/delivery-systems/managed-care/downloads/new-hampshire-mcp.pdf>
2. <http://www.medicaid.gov/medicaid-chip-program-information/by-topics/long-term-services-and-supports/downloads/asd-state-of-the-states-report.pdf>