

## Provide coverage to treat autism

The rocky road to autism insurance coverage in New York got steeper when the New York State Association of Counties denounced the bill proposed by state Sen. Neil Breslin and Assemblyman Joseph Morelle as providing coverage to only a few because it excludes those with family, educational or individual service plans. The association pointed out that the bill would provide no relief to property taxpayers who are reeling under the tax increases caused by the school districts' fiscal woes and rising Medicaid costs.

Only the bill sponsored by Sen. Shirley Huntley and Assemblyman David Koon provides coverage for the common treatments and therapies now used to treat autism at the medically necessary level. These costs are largely paid by the families. Insurance companies would not have to pay for experimental treatments under the Huntley-Koon bill.

The Breslin-Morelle bill appears to provide coverage for experimental treatments approved by a new state regulatory body headed by the Health Department with input from the Office of Mental Health and the Office of Mental Retardation and Developmental Disabilities. Trials to prove the value of experimental treatments that lead to their marketing with U.S. Food and Drug Administration approval generally are paid by researchers.

The cost of insurance for autism coverage has been estimated to be 1 percent or less by the insurance industry. The savings to the property taxpayer will be significant. The highest cost of coverage is expected to be for behavior modification, an area of extreme social significance and cost to the taxpayer as well as families. The number of those affected by autism is increasing with no end in sight. The sooner and more effectively autism is treated in individuals, the better all our lives and society will be.

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