



## Autism Coverage

July 21, 2017

Autism spectrum disorder (ASD) is a developmental disability that can cause significant social, communication and behavioral challenges impacting an estimated 1 in 68 school-aged children.<sup>1</sup>

Applied Behavior Analysis (ABA) is an intensive behavior intervention program used to treat autism spectrum disorders. ABA implements and evaluates environmental modifications using behavioral stimuli and consequences to produce socially significant improvement in behavior.

### What is changing and when?

For plan years beginning on or after 1/1/18, benefits for the treatment of mental health conditions, including autism spectrum disorders, will no longer be subject to age, visit or dollar limits. This includes speech therapy, physical therapy and occupational therapy rendered by medical providers, and Applied Behavior Analysis (ABA) therapy rendered by behavioral providers, for the treatment of autism. Also for plan years beginning on or after 1/1/18, Cigna will be standardizing coverage for ABA for all plans and funding types.

### Why the Change?

Cigna will be covering ABA as a standard benefit for all plans renewing on or after January 1, 2018 because the vast majority of states mandate coverage of it for fully insured commercial health plan business and because of the increasing demand for coverage of it by self-funded large group clients. By standardizing Cigna's autism benefit coverage across all health plan funding types and all size plans (large and small group), Cigna improves its overall service to its customers, clients, and other healthcare partners.

### What if a Client's Self-funded Plan Currently Excludes Coverage of Autism Benefits including ABA?

Clients with self-funded health plans that currently exclude coverage of benefits for the treatment of autism (including ABA) will need to update their 2018 plan documents (e.g. Summary Plan Description) to remove the benefit exclusion.

In addition, clients with self-funded health plans that currently impose visit limits on speech therapy, physical therapy and occupational therapy will need to update their 2018 plan documents (e.g. SPD) to remove the visit limit for these health care services when rendered for the treatment of autism spectrum disorders.

### Will Autism Benefits (including ABA) be subject to Medical Necessity Review (a/k/a Prior Authorization)?

Yes as long as the plan has a medical management model and behavioral product that allow outpatient UM.

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<sup>1</sup> Centers For Disease Control and Prevention. Web. May 9, 2017. <<https://www.cdc.gov/ncbddd/autism/index.html>>; Web. March 31, 2016. <<https://www.cdc.gov/media/releases/2016/p0331-children-autism.html>>

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