

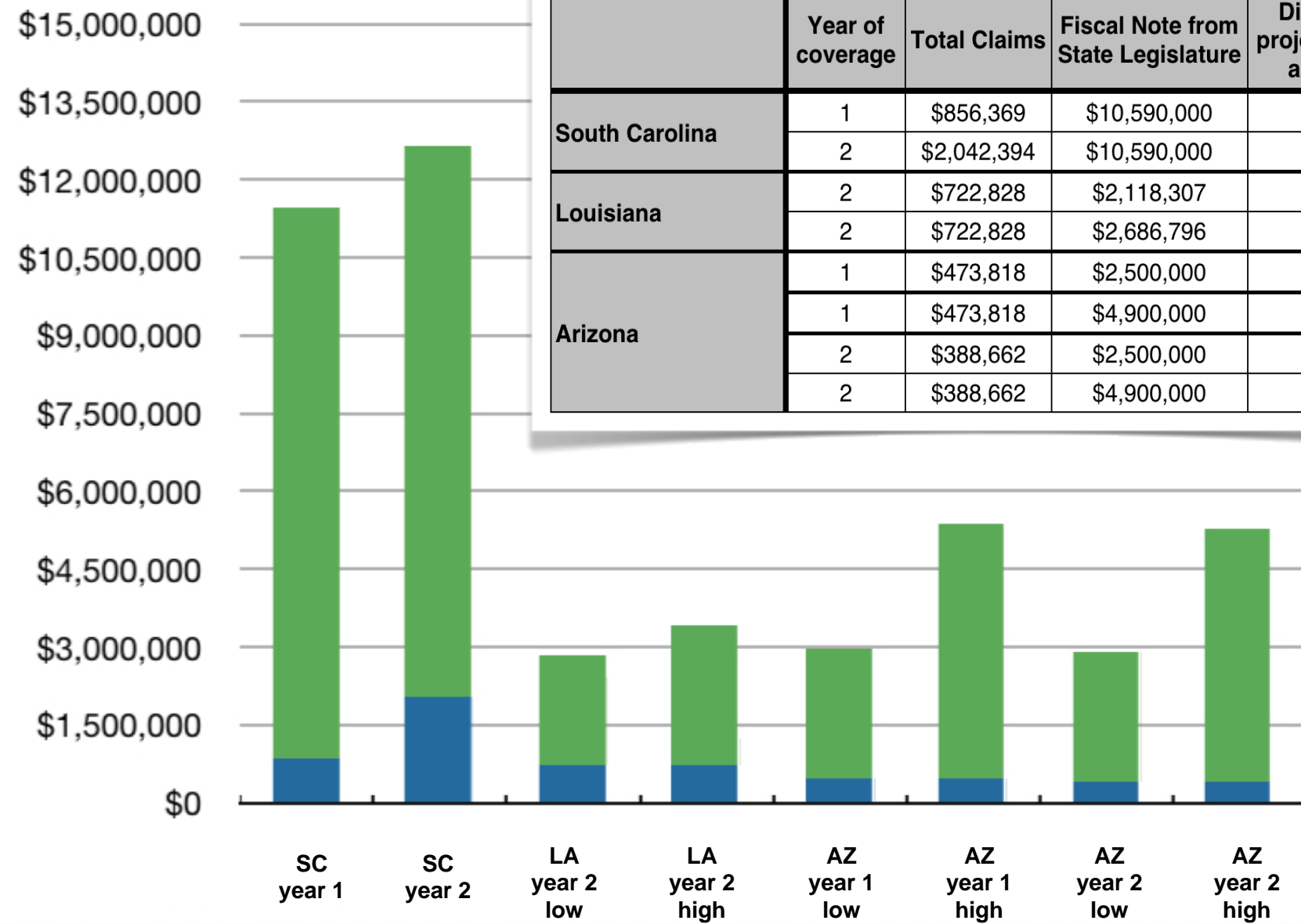
ABA Cost Data

Provided by Autism Speaks



Projected vs Actual Costs

■ Actual Cost
 ■ Fiscal Note from State Legislature



The Cost of Autism Insurance Reform

	Year of coverage	Number of covered lives	Total Claims Paid	PMPM cost
South Carolina	2	397,757	\$2,042,394	\$0.43
Illinois	2	170,790	\$197,290	\$0.10
Louisiana	2	149,477	\$722,828	\$0.40
Florida	2	386,203	\$1,748,849	\$0.38
Arizona	2	130,000	\$388,662	\$0.25
Missouri	2	1,429,153	\$6,555,602	\$0.38
Kansas	2	99,465	\$309,216	\$0.26
	Average second year cost			\$0.31

References: Data collected by Autism Speaks from State agencies responsible for administering State Employee Health Benefits Programs (2011); Missouri Department of Insurance, Financial Institutions and Professional Registration (2012); and the Kansas Department of Health and Environment (2012)

The Cost of Autism Insurance Reform

	Year of Coverage	Number of Covered Lives	Total Claims Paid	PMPM Cost
South Carolina	3	427,314	2,065,777	\$ 0.40
Illinois	3	208,466	416,741	\$ 0.17
Kansas	3	100,000	326,907	\$ 0.27
Missouri	3	1,443,680	8,289,917	\$ 0.48
New Jersey	3	597,104	4,482,066	\$ 0.63
Maine	3	29,637	67,384	\$ 0.19
Average Third Year Cost				\$ 0.46

References: Data collected by Autism Speaks from State agencies responsible for administering State Employee Health Benefits Programs (2011); Missouri Department of Insurance, Financial Institutions and Professional Registration (2012); and the Kansas Department of Health and Environment (2012)

What is a Self-Funded Plan?

- Many companies (mostly large companies and some government positions) offer self funded health benefit plans.
- These benefit plans are called “self-funded” because the employer pays employee benefits from the employer’s own pocket and assumes the risks.
- Employers that self fund health benefit plans often hire third-party administrators (**TPAs**) to keep track of premiums, claims, and related paperwork.
- If the employee is in a self-funded plan, federal **ERISA** law preempts most state insurance regulation, including benefit reform.



NATIONAL SURVEY OF EMPLOYER-SPONSORED HEALTH PLANS

2013 SURVEY TABLES

Percentage of employers providing coverage for autism spectrum disorders:						
	Diagnostic services	Medication management	Speech, occ., physical therapies	Inpatient/outpatient treatment	Intensive behavioral therapies	Autism is not covered
Large employers	74%	63%	68%	56%	36%	18%
BY REGION						
West	74%	64%	70%	57%	41%	14%
Midwest	75	63	66	54	32	20
Northeast	74	61	68	59	39	20
South	74	65	69	56	32	18
BY INDUSTRY						
Manufacturing	79%	65%	69%	48%	29%	15%
Wholesale/Retail	70	51	61	55	26	22
Services	68	57	63	57	31	24
Transport/Communic/Utility	67	62	63	50	38	26
Health care	72	63	69	53	37	22
Financial services	87	72	78	76	55	8
Government	69	64	69	60	35	15
BY NUMBER OF EMPLOYEES						
500-999	69%	65%	64%	56%	31%	23%
1,000-4,999	79	64	72	57	39	16
5,000-9,999	70	52	65	47	30	20
10,000-19,999	78	57	70	62	40	13
20,000 or more	71	56	67	51	33	17

Mercer National Survey of Employer Sponsored Health Plans 2013

Cost of Coverage

If the out of pocket cost of treatment can be as high as \$60,000 per child per year, how can the reported claims data be so low?

- Autism is a **spectrum** and treatment is individualized based on the severity and individual needs of the affected individual.
- **Utilization** of benefits is not 100%



Utilization

- Of the estimated number of affected individuals, how many access treatment?
- **Disease Prevalence \neq Treated Prevalence**
- Based on claims data collected by Autism Speaks, estimated benefit utilization is **30-50%**. (*Minnesota providers report 20%.*)
- Contributing factors?
 - undiagnosed individuals
 - parent choice
 - higher functioning
 - socioeconomic status



Contact Information

Autism Speaks **State Government Affairs**

Lorri Unumb, Esq.

Vice President

lorri.unumb@autismspeaks.org

Judith Ursitti, CPA

Director

judith.ursitti@autismspeaks.org

Michael Wasmer, DVM, DACVIM

Associate Director

michael.wasmer@autismspeaks.org

