

Law provides coverage for autism treatments

BY SUSAN K. LIVIO
STATEHOUSE BUREAU

New Jersey yesterday became the 15th state to enact a law requiring many insurance companies to cover the screening and therapeutic treatment for children up to age 21 who are diagnosed with autism and other developmental disabilities.

The law overcame the opposition of business groups and insurance companies that say it will make health coverage unaffordable.

When insurers have denied coverage for speech, occupational, physical and behavioral therapies, it is because they have deemed it "educational," not medical in nature, or because such treatments would not be "restorative," said Tom Baffuto, executive director of the Arc of New Jersey, a family advocacy group. A child with autism may never learn to speak, but they are prescribed speech therapy to learn how to swallow, he said.

Momentum for the bill grew in the last two years as the evidence of autism's pervasiveness hit home for New Jersey.

One in 94 children in New Jersey are diagnosed with autism, compared with one in 150 children in the nation, according to the U.S. Centers for Disease Control and

Prevention.

"There is no justification, no rationalization, that makes it possible to turn our backs on people who have so much love in their hearts for their children," Corzine told a packed room of teary-eyed families, lawmakers and hospital officials at the PSE&G Specialized Children's Hospital in New Brunswick.

Assembly Speaker Joseph Roberts (D-Camden), a sponsor, said the bill tries to be fair to business interests by setting limits on some spending.

Applied behavioral analysis, a popular autism therapy, is capped at \$36,000 up until 2011, and will rise in later years based on the Consumer Price Index.

Sue Russo of Pennington, who attended the bill signing, said she's been arguing with insurers since January 2008 to cover her 5-year-old daughter Julia's behavioral therapy. Coverage has been spotty, but her daughter gets treatment to help her develop communication, social and other skills.

"It has helped her come out of her world and into ours," Russo said. "She has a lot to offer."

The law, which takes effect in February, will not apply to everyone. Only insurance companies regulated by the state, such as

Horizon Blue Cross/Blue Shield of New Jersey (the largest insurer in the state), and state and local government plans must comply. Large companies that self-insure or federally-regulated plans are not required to provide the coverage, said Leslie Long, public policy director for Autism New Jersey. She said the group hopes a federal mandate would be part of universal health care legislation being debated across the country.

Business owners and insurance companies say they are bracing for the economic impact of the law.

"The overriding concern for the business community is the cost of purchasing health insurance," said Christine Stearns of the New Jersey Business and Industry Association. "Small businesses need skyrocketing costs reined in. Costs are so high, health insurance is out of reach."

Local and state governments collectively can expect to absorb up to \$85.8 million in insurance costs in fiscal year 2011, according to the bill's fiscal analysis.

"New Jersey already has some of the highest health insurance premiums in the nation, in part, because of the number of mandates," Horizon spokesman Thomas Rubino said.

Roberts said it could save money when therapy allows kids to bypass more costly special education programs in public schools.

Susan K. Livio may be reached at slivio@starledger.com.

