

UNDERSTANDING AVA'S LAW: *Expanding Autism Services in Georgia*

- **Children** under the age of 6 who have been diagnosed with autism (or other terminal conditions) are guaranteed \$30,000 of insurance coverage per year towards treatment specifically for autism spectrum disorders.
- **Insurance** coverage includes treatments of commonly used interventions for autism spectrum disorders, such as physical therapy (PT), occupational therapy (OT), applied behavior analysis (ABA), speech-language therapy (ST), and marriage and family therapy. *Line 78*
- **Assessments**, evaluations, or tests are covered when performed by a licensed physician or psychologist, if determining the presence of an autism spectrum disorder. *Line 91*
- **Insurance** companies are required to provide coverage when it is deemed medically necessary (ordered/prescribed) by a licensed medical doctor or psychologist. *Line 94*
- **An insurer** may request documentation of medical necessity, at least annually. *Line 94*
- **There are** no limits to the number of therapy visits, except ABA. *Line 100*
- **Government insurers** (i.e. Medicaid) are exempt from providing coverage for behavioral health (i.e. counseling). *Line 118*
- **Coverage** begins following the next renewal period of your specific insurance policy. *Line 142*
- **The insurer** cannot apply payments for un-related autism spectrum disorders to the allotted \$30K of coverage for ABA. Treatment visits for ST, OT, PT, due to sickness, contract policy, or benefit plan cannot be limited by the new autism code. *Line 164*
- **Though** this law currently covers some children now, in 2016, a tax of 0.2% will be proposed to raise \$300M to cover treatments for children up to 18 years old (HR 808). *Line 201*
- **Once HR 808** is ratified, inclusion of children older than 6 will occur. Changes would result in coverage for all children with autism spectrum disorders by expanding the definition and requiring insurers who cover any neurological disorder to include autism spectrum. *Section 2B*



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