

Chair Person Krebsbach and members of the Employee Benefits Committee:

My name is Beth Mauch and I am here as a parent of a 6 yr old Autistic son. I am also part of the grassroots effort, North Dakotans for Autism Insurance Reform.

I know today's meeting is to discuss the fiscal impact this bill would have on the state and is about numbers and cost but I wanted to be able to stand in front of you today to respectively point out what is behind those numbers. I brought a visual today to remind all of us who we are talking about. We are talking about vulnerable children in North Dakota who are not receiving the medically necessary treatments that children in 45 other states are receiving and that their doctors are prescribing.

Just imagine for a minute your son or daughter or best friend tells you their child was just diagnosed with Autism. Then they told you they were prescribed a therapy that could have significant impact on the quality of life for their child but coverage is not offered by any insurance company in North Dakota. They then tell you they will have to move away from all family, friends, and promising careers. Do you want to be the person who says I could have helped you or do you want to be someone who prevents this scenario from happening for future North Dakotan families?

Think then of what you would say as to the reason you didn't help. What do you think your son/daughter/best friend's reaction to that reason would be.

Again, yes numbers, processes and procedures matter but don't the kids in North Dakota matter as well.

Please as you make your recommendation, take one final look on that tag board up there and imagine those parents as your son/daughter/best friend.

Thank you for allowing me to take a moment of your time.

Beth Mauch



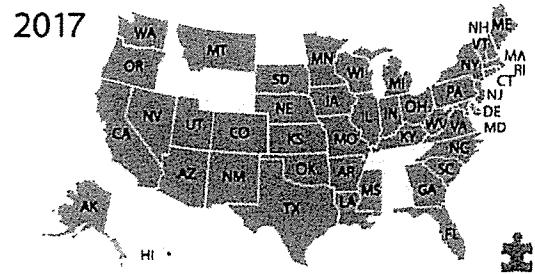


Please Support House Bill 1434 Autism Insurance Reform for North Dakota Families



FACTS ABOUT AUTISM

- According to the CDC, autism now affects **1 in 68 children and 1 in 42 boys**.
- Coverage for evidence-based treatments, endorsed by the American Academy of Pediatrics and the U.S. Surgeon General, is routinely denied by health insurers.
- Forty-five states** have passed autism insurance reform legislation and a majority of the remainder are currently pursuing passage.
- The US Military (TRICARE), Federal Employee Health Plan (with 8 million members nationwide) and almost 40% of self funded plans also provide coverage.



WHAT DOES HOUSE BILL 1434 DO?

Requires state regulated plans to cover evidence based autism treatment for individuals under the age of 26 when prescribed by a licensed physician or licensed psychologist as medically necessary including:

- Therapeutic Services (speech therapy, occupational therapy, physical therapy)
- Psychological, psychiatric and pharmacy care.
- Behavioral health treatment (including Applied Behavior Analysis up to \$50,000 per year)

AUTISM INSURANCE REFORM IS FISCALLY CONSERVATIVE

- Actual claims data** from other states that have required similar coverage for multiple years indicates an **average premium impact of 31-49 cents per member per month** -- less than a cost of a postage stamp.
- Approximately **250,000 covered lives** in North Dakota have private health insurance regulated by state law. These families and their employers have *no* access to meaningful autism coverage, even though they pay their health insurance premiums every month.
- According to the Harvard School of Public Health, the **incremental cost of caring for someone with autism over their lifetime is \$3.2 million**. The costs of treatments covered could be expected to be recovered through reductions in educational and medical expenditures alone. (Oliver Wyman, 2011) **State estimated lifetime cost savings of providing appropriate treatment are \$1 million per child.** (Jacobsen et al, 1998)

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