



AUTISM SPEAKS™
It's time to listen.

North Dakota Bill No. 9
Public Employees Retirement System
Medical Benefits Coverage for Autism
Spectrum Disorders
(*Senators Nelson and Wardner*)

- BCBS of Minnesota reported their coverage costs in 2007 at **83¢ per member per month**. This included coverage of more than 2,100 individuals with ASD with no age or dollar caps.
- Actual South Carolina cost for similar coverage in 2009 was \$856,000, or approximately **20¢ per member per month**. SC has a population of 4.5M, an enrollment in the state employee health plan of 350,000, and a dollar cap on ABA only of \$50,000.
- A comprehensive analysis of similar legislation in Massachusetts (H3809) prepared by The Massachusetts Division of Healthcare Finance and Policy reflected an estimated cost impact of **0.36% or \$1.84 per member per month**.
- Independent actuarial analysis prepared by Oliver Wyman (a leading, global actuarial firm) for multiple states considering similar legislation has indicated premium impact of less than 1%, generally falling within a range of \$1.00-\$2.50 pmpr. **More generous legislation that was passed in Montana, for example, was projected to have a premium impact of a mere \$1.00 pmpr.**
- According to New Jersey Speaker Joseph Roberts, a nonpartisan legislative analysis determined it costs \$50,300 to educate an autistic student in New Jersey as compared to \$13,500 for a student that does not have autism. Given that cost disparity, **it was estimated New Jersey could break even by mainstreaming as few as 156 autistic students out of special education**. New Jersey's autism insurance reform bill was signed into law in August of 2009.
- Access to appropriate medical treatment will reduce the need for special education services, as research indicates that **90% of children** with ASD improve when they receive evidence-based intensive interventions. Almost half of these children enter public school with indistinguishable from their peers. Children come to school ready to learn, needing fewer supports.
- The long term cost of caring for a person with autism is **\$3.2 million** over their lifetime according to a 2007 study by the Harvard School of Public Health.
- Twenty-three states have passed similar legislation and more than twenty are currently considering it.