

Do you have an Autism insurance benefit in your health plan?

Many health insurance plans now cover the treatment of Autism Spectrum Disorders (ASD), including ABA therapy. In order to determine whether your plan covers the treatment of ASD, please see the information relevant to your plan type below.

Information about the Autism regulations in your state

Maryland: Large group, small group, and individual plans must cover ABA for children with ASD under the age of 19 under the Habilitative Services Mandate.

Virginia: Large group, small group, and individual plans must cover ABA for individuals with ASD.

DC: Small group and individual plans are required to cover ABA for individuals with ASD.



Employer Sponsored Health Plans:

Some employer-sponsored health plans cover ABA therapy. Step-by-step instructions for determining if your plan covers ABA are found below.

Affordable Care Act (Individuals and small group plans):

Individual and small group plans sold in Maryland and DC include coverage for ABA.

Federal Employees:

All federal employees health plans have an ABA benefit.

State Employees:

State employee health plans are required to cover ABA in Maryland and Virginia according to law/regulations.

Military / Tricare:

Through the Comprehensive Autism Care Demonstration, ABA therapy is available to all Tricare beneficiaries, both active duty and retired.

Medicaid Plans:

Medicaid plans are required to cover ABA. In Maryland, contact United Healthcare to find a provider. In DC and Virginia, contact your insurance carrier.

Does your Private Employer-Sponsored Insurance cover ABA?

Follow the steps below to determine if your employer-sponsored health plan has an autism benefit that covers ABA. All plans will require that your child have a diagnosis of Autism Spectrum Disorder in order to authorize coverage.

1. Determine if your group health plan is fully-funded or self-funded (aka self-insured). You can ask your HR department directly, or you can ask your insurance company by calling the number on the back of your card.
 - a. Fully-funded plans are regulated by state laws and are subject to the terms of your state's autism insurance laws.
 - b. Self-funded plans are regulated by federal laws and are not subject to the terms of your state's insurance laws.
2. For self-funded plans: Ask your HR department or insurance company whether the policy contains an autism benefit. A partial list of self-funded companies with autism benefits is available in the Autism Speaks Self-funded Employer Tool Kit found on their website.
 - a. If the plan does not cover autism or ABA, consider using Autism Speaks' Self-funded Employer Tool Kit (found on their website) to approach your employer about adding an autism benefit.
3. For fully-funded plans: Determine whether your policy is subject to a state autism insurance mandate.
 - a. Ask your HR department or insurance company for the state in which the insurance contract was written. Your plan will fall under the laws of the contract state, not the state in which you live.
 - b. Ask your HR department or insurance company whether your plan is a small (50 employees or less) or large (more than 50 employees) group policy.
 - c. Then, look online to determine the types of plans that are covered by autism insurance regulations in the state in which the contract was written, and whether those regulations apply to a plan of your type. If your type of plan is covered under the law, your insurance policy must cover the mandated level of benefits.
4. If your plan does cover ABA, pre-authorization for services is likely to be required. Your provider can help you apply for authorization.

Information is provided in this guide to assist families in navigating the insurance options for ABA. It is based on currently available information and not a guarantee of coverage. Please check with your state agency or health plan for more information, limitations and requirements. If you have additional information or suggested updates to this guide, please let us know at info@littleleaves.org. Published October 2020.