

## ***Top 10 Myths About Autism Insurance in Massachusetts***

**Myth 1: MA has universal healthcare.** Not if you are a person with autism. MA health plans don't cover autism, the largest public health threat to children and a more common diagnosis for kids than cancer, diabetes and AIDS combined. There are no other common medical conditions for which doctors prescribe standard treatments, and MA private health insurers refuse to cover them. 21 other states that don't claim to have universal health care have already passed autism insurance reform.

**Myth 2: Schools are handling autism.** No, schools know how to provide education, not healthcare. The idea that we should give them the primary responsibility for treating medical problems is ridiculous. Would you allow your child to get her asthma or diabetes or eye care from school staff? Public schools do provide some autism therapy because federal law requires it, but that requirement is limited to what is necessary to enable children to "access the curriculum". The notion that school-day assistance is all these kids need for a disability that plagues them 24 hrs/day is absurd. It can only be compared to taking a child's glasses away from her when she walks out of school, or making an asthmatic child leave his inhaler in his locker. Schools rely upon the health care system to send kids to school prepared to learn, which is why school superintendents strongly support autism insurance reform. If kids with autism are arriving at school without proper health care provided to them, ALL children, including typical kids, suffer.

**Myth 3: The Mental Health Parity Bill covers autism.** No. The Mental Health Parity Bill doesn't cover the four most important therapies for effective autism treatment: Speech, Occupational, Physical, and Applied Behavioral Analysis (ABA) Therapy. These 4 therapies are explicitly named in H3809: Act to Require Insurance Coverage for Autism (ARICA).

**Myth 4: The Federal Health Insurance Reform covers autism.** No. While some individual and small group plans are required to cover behavioral therapy, the vast majority of plans, the large employer and self-insured plans which cover the majority of Americans, don't cover autism.<sup>i</sup>

**Myth 5: Autism coverage is expensive.** No it's not. According to the Harvard School of Public Health, the lifetime cost to taxpayers of caring for an individual with autism is \$3.2M.<sup>ii</sup> Providing intense services early on will seriously diminish these costs, and will result not only in savings in SSI, Medicaid, Medicare, and other state funded programs, but will increase state income tax revenue from individuals with autism who, if effectively treated, will work and pay taxes. On the other hand, this bill will cost just from \$1.22 to \$2.45 per member/per month (DHFP).<sup>iii</sup> What's expensive is not acting on this bill.

**Myth 6: These autism therapies are unproven.** For the health plans to continue to state this is simply dishonest. They particularly target ABA Therapy, and just for the record: 550 studies have been published in scientific journals supporting it<sup>iv</sup>; the US Surgeon General names it as a key therapy for autism<sup>v</sup>, and the study that just came out from the MA Division of Health Care Finance and Policy re-affirms that this therapy is effective<sup>vi</sup>, as do 21 other states.

**Myth 7: MA is a progressive state.** Wrong. Very "un-progressive" states like South Carolina, Louisiana, and Texas have already passed this reform. We live in a state with a collective moral conscience that cannot bear to have greyhound dogs race around a track, but we continue to allow children with autism to go without healthcare that can radically improve their lives.

**Myth 8: "Mandates" are responsible for driving health care costs increases.** No. The Boston Globe, the MA Attorney General, and now the US Department of Justice have all come to the same conclusion: extreme inflation of health care costs in Massachusetts are driven by allegedly illegal collusion between Partners (our largest hospital and provider network) and Blue Cross/Blue Shield (our largest health plan) to increase payments to Partners hospitals. In April, the US Department of Justice announced that it opened a civil investigation into Partners for violations of the Sherman Antitrust Act, which bars companies from using their market power to limit trade or artificially raise prices.<sup>vii</sup>

The result of this collusion – or what the Boston Globe called the “secret handshake that changed healthcare history” – is that Partners hospitals are paid 15-100% more than other hospitals to provide the same services.<sup>viii</sup> To quote the Globe: “Altogether, those higher rates add up to... the equivalent of \$170 a year for every member of the three leading insurers – Blue Cross, Tufts, and Harvard Pilgrim.”<sup>ix</sup> So the ARICA bill will cost less than \$23 per member each year, and illegal collusion is costing \$170 per member per year.

Health plans should be forced to put their own house in order and stop business practices that illegally drive up costs before they are allowed to continue to deny healthcare to kids with autism. The fact that both the plans and the providers continue to enjoy non-profit status even as they engage in illegal pricing practices, and in the case of Blue Cross/Blue Shield, even as they pay a retiring executive – the one responsible for the “secret handshake” – a \$16.4 million retirement bonus<sup>x</sup>, is salt in the wounds of families who are denied health care coverage.

**Myth 9: Autism families are a private interest group.** When a healthcare crisis is this rampant it affects everyone: taxpayers, employers, employees, typical kids, kids with autism... everyone in some way. And if you don't have a personal connection yet, you soon will, given that 1/110 kids, and 1/70 boys are being diagnosed. There are about 700 pregnant women walking around MA this year carrying a child who will have autism.<sup>xi</sup> There are about 1400 parents of 1 year old toddlers in our state who are noticing that their child doesn't point or talk, and who are about to get this diagnosis. This isn't just happening to someone else.

**Myth 10: A diagnosis that your child is sick or disabled is the scariest thing that can happen to a parent.** Close, but not quite true. The scarier thing is to learn that your insurance won't pay for his treatments, and that he will go without. That his future potential will leak out of him as you wait years for MA to pass this law. Too many parents in MA are watching their children go untreated every day, and that is beyond scary for a parent. ***Please don't let them watch the calendar continue to tick by without autism insurance reform!***

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#### ENDNOTES

<sup>i</sup> <http://www.autismvotes.org/site/apps/nlnet/content2.aspx?c=frKNI3PCImE&b=3930723&ct=8129903>

<sup>ii</sup> Jacobson, J.W., Mulick, J.A., Green, GI, Cost-Benefit Estimates for Early Intensive Behavioral Intervention for Young Children with Autism – General Model and Single State Case, *Behavioral Interventions*, 1998, 13, 201-226.

<sup>iii</sup> [http://www.mass.gov/Eeohhs2/docs/dhcfp/r/pubs/10/mb\\_autism.pdf](http://www.mass.gov/Eeohhs2/docs/dhcfp/r/pubs/10/mb_autism.pdf)

<sup>iv</sup> <http://www.behavior.org/autism/>

<sup>v</sup> <http://www.surgeongeneral.gov/library/mentalhealth/chapter3/sec6.html#autism>

<sup>vi</sup> [http://www.mass.gov/Eeohhs2/docs/dhcfp/r/pubs/10/mb\\_autism.pdf](http://www.mass.gov/Eeohhs2/docs/dhcfp/r/pubs/10/mb_autism.pdf)

<sup>vii</sup> The Boston Globe, “US Investigates Partners’ Contracts,” 4/29/10.

[http://www.boston.com/business/healthcare/articles/2010/04/29/justice\\_department\\_launches\\_antitrust\\_review\\_of\\_partners\\_healthcare/](http://www.boston.com/business/healthcare/articles/2010/04/29/justice_department_launches_antitrust_review_of_partners_healthcare/)

<sup>viii</sup> The Boston Globe, “AG Finds Clout Drives Healthcare Costs,” 1/29/10.

[http://www.boston.com/news/health/articles/2010/01/29/attorney\\_general\\_says\\_clout\\_drives\\_up\\_health\\_costs/](http://www.boston.com/news/health/articles/2010/01/29/attorney_general_says_clout_drives_up_health_costs/)

<sup>ix</sup> The Boston Globe, “A Handshake That Made Healthcare History,” 12/28/08.

[http://www.boston.com/news/health/articles/2008/12/28/a\\_handshake\\_that\\_made\\_healthcare\\_history/?page=10](http://www.boston.com/news/health/articles/2008/12/28/a_handshake_that_made_healthcare_history/?page=10)

<sup>x</sup> The Boston Globe, “AG Looking into \$16.4m Severance,” 1/24/08.

[http://www.boston.com/business/healthcare/articles/2008/01/24/ag\\_looking\\_into\\_164m\\_severance/](http://www.boston.com/business/healthcare/articles/2008/01/24/ag_looking_into_164m_severance/)

<sup>xi</sup> 76,526 births in MA in 08. [http://www.cdc.gov/nchs/data/nvsr/nvsr57/nvsr57\\_19.htm#table1](http://www.cdc.gov/nchs/data/nvsr/nvsr57/nvsr57_19.htm#table1)