

What Will Health-care Reform Mean for Families Affected by Autism?

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Myths and Realities

The health-care reform debate became extremely heated this month, while Congress was on recess and home in their districts and states; however, navigating the claims from both sides and finding out the realities about what health-care reform means for our families has gotten a little easier.

Ultimately, the Autism Society sees the health-care reform proposals, including the HR 3200 health-care reform bill, as greatly beneficial to our community and the general disability community. These proposals include provisions that prohibit companies from excluding coverage based on pre-existing conditions, including autism; prohibit annual and lifetime spending caps; and require that companies cover habilitative and other lifespan care. Moreover, the amendment that Representative Mike Doyle added to the House Bill, HR 3200, requires that companies cover behavioral health treatments as part of the essential coverage package. The Doyle amendment, and his many other advocacy efforts, has kept the interests of people affected by autism in the debate. [Please thank Representative Doyle here.](#)

What health-care reform can do, and what it means for the autism community, is illustrated most easily by the all-too real scenario of two families looking to buy health insurance for their children who are affected by autism. One family, whose son Mauricio, a 24-year-old young man with an autism diagnosis, diligently called several private insurance providers and asked for premium quotes for a policy, and each and every company explained that they will not sell a policy for someone who has an autism diagnosis. Another family, whose 7-year-old daughter, Angela, has a diagnosis of PDD-NOS, made the same calls to a number of insurance companies as well after Angela's dad got a new job with a different company. They too were told the same old story—no coverage for Angela due to her “pre-existing condition,” autism.

“This is just not right,” said Jeff Sell, Autism Society Vice President of Advocacy and Public Policy. “Not only are these families being unfairly refused coverage for treatment of autism, but the companies are also refusing to sell coverage so these young people can see a doctor if they get strep throat, break a bone, develop a stomach ulcer, require intensive behavioral interventions or otherwise simply need access to prescribed medical care. In the future, with meaningful health-care reform, these families will be able to buy health coverage because insurance companies will no longer be able to exclude anyone just because that person has autism, or any other pre-existing condition.”

The White House has two Web sites to help explain the realities of health-care reform: <http://www.healthreform.gov/> and www.whitehouse.gov/realitycheck. Both provide excellent background information and myth-busting. Further, Representative Henry Waxman (D-CA) has published a “line-by-line” review of claims and realities regarding HR 3200. That review can be found on his [Web site](#). Many non-governmental organizations have also created Web sites and documents that help provide clarity on the debate. The independent, nonpartisan Web sites

<http://www.politifact.com/> and <http://www.factcheck.org/> have investigated a number of claims and provide true-or-false evaluations of many current health-care reform proposals.