

## **BILL ANALYSIS**

C.S.H.B. 451  
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Insurance  
Committee Report (Substituted)

### **BACKGROUND AND PURPOSE**

Current law requires health benefit plans to provide coverage to an enrollee between two and six years of age who is diagnosed with autism spectrum disorder. Although this period of enrollment is crucial for families with affected children, many of the costs associated with relevant treatment are incurred when the child is older.

C.S.H.B. 451 addresses the enormous financial strain on these children's families and gives the children treatment at a critical period of their lives to better prepare them for adulthood by requiring a health benefit plan at a minimum to provide coverage to an enrollee who is diagnosed with autism spectrum disorder from the date of diagnosis until the enrollee completes nine years of age.

### **RULEMAKING AUTHORITY**

It is the committee's opinion that this bill does not expressly grant any additional rulemaking authority to a state officer, department, agency, or institution.

### **ANALYSIS**

C.S.H.B. 451 amends the Insurance Code to require a health benefit plan at a minimum to provide coverage to an enrollee who is diagnosed with autism spectrum disorder from the date of diagnosis until the enrollee completes nine years of age, rather than to an enrollee who is older than two years of age and younger than six years of age, and makes a conforming change to a provision relating to the continuation of such coverage to an enrollee who reaches the maximum age under these provisions and continues to need treatment. The bill makes its provisions applicable to a basic health benefit plan under the Texas Public School Retired Employees Group Benefits Act and to a primary care coverage plan under the Texas School Employees Uniform Group Health Coverage Act that is delivered, issued for delivery, or renewed on or after January 1, 2010.

### **EFFECTIVE DATE**

September 1, 2009.

### **COMPARISON OF ORIGINAL AND SUBSTITUTE**

C.S.H.B. 451 differs from the original by specifying that provisions relating to health benefit plan coverage for autism spectrum disorder apply to a basic plan under the Texas Public School Retired Employees Group Benefits Act and to a primary care coverage plan under the Texas School Employees Uniform Group Health Coverage Act, whereas the original applies these provisions to a standard health benefit plan. The substitute differs from the original by requiring a health benefit plan to provide at a minimum coverage to an enrollee for autism spectrum disorder from the date of diagnosis until the enrollee completes nine years of age, whereas the original requires coverage to an enrollee who is at least two years of age and younger than 18

years of age. The substitute restores language struck in the original relating to the continuation of such coverage to an enrollee who reaches the maximum age under these provisions and continues to need treatment and makes a conforming change to this provision.