

BILL ANALYSIS

S.B. 1484
By: Watson
Insurance
Committee Report (Unamended)

BACKGROUND AND PURPOSE

Current law requires a health benefit plan, at a minimum, to provide certain coverage to an enrollee who is diagnosed with autism spectrum disorder from the date of diagnosis until the enrollee completes nine years of age. Studies indicate that autism is a medical illness that does not necessarily subside by the time a child is 10 years of age, and interested parties contend that continued coverage is necessary while the autism diagnosis is in place. S.B. 1484 seeks to address this concern by amending the applicable laws relating to health benefit plan coverage for enrollees diagnosed with autism spectrum disorder.

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

S.B. 1484 amends the Insurance Code to limit the applicability of the requirement that a health benefit plan provide certain coverage to an enrollee who is diagnosed with autism spectrum disorder from the date of diagnosis to cases in which the diagnosis was in place prior to the child's 10th birthday. The bill removes language specifying that such coverage must be provided until the enrollee completes nine years of age and specifying that upon becoming 10 years of age or older such coverage is not precluded. The bill establishes that a health benefit plan is not required to provide such coverage for an enrollee 10 years of age or older for applied behavior analysis in an amount that exceeds \$36,000 per year. The bill specifies that to the extent that the required coverage would otherwise require Texas to make a payment under certain federal law, a qualified health plan, as defined by federal law, is not required to provide a benefit that exceeds the specified essential health benefits required under federal law.

EFFECTIVE DATE

September 1, 2013.