



HEALTH CARE ISSUE AFFORDABLE CARE ACT (ACA)

THE ISSUE

The Patient Protections and Affordable Care Act (ACA) is a law that passed in 2010. While ACA is not perfect, it does include several key provisions that have made a difference in the lives of people with autism and other disabilities. These improvements include the end of discrimination against people with pre-existing conditions; the end of annual and lifetime caps on insurance coverage; the ability for young adults to stay on their parent's policies until age 26; the addition of habilitation as well as rehabilitation services; and more. The Autism Society of America urges Congress to not repeal without a simultaneous, corresponding replacement plan that meets the needs of people with autism and other disabilities. Repeal would be particularly harmful if the replacement plan does not maintain or improve existing coverage and access is not, included in the repeal legislation.

Affordability: The ACA improved the affordability of private health insurance by providing premium tax credits to eligible low and middle-income people. Many individuals also qualified for cost sharing assistance which helped pay out of pocket expenses such as deductibles, co-pays, and co-insurance. The law capped the amount that people would have to pay out of pocket. Another critical provision prohibits insurance companies from charging people more based on their health status. Prior to the ACA, this made insurance unaffordable for many people. The ACA also made preventative services free including autism screening for children at 18 and 24 months, developmental screenings for children under age 3 and behavioral assessments throughout childhood.

Susie's ACA Story

Susie is 11 and lives in Ohio. She has autism and gets intensive Applied Behavior Analysis (ABA) in her school placement. ABA helps many different kinds of learners acquire a variety of life skills. Under the ACA's essential health benefits, Susie's parents can get reimbursed approximately 82% of the cost of 20 hours of ABA therapy a week through their health care provider. Susie's parents feel the therapy has made a world of a difference and due to the intensive ABA program she can read, speak more, and her tantrums and other behavioral problems are almost non-existent.

Congress must maintain the requirement in any replacement package that health insurance be comprehensive in order to meet the needs of individuals with autism, including the "essential health benefits" that allowed Susie to get the therapy she needed.

Comprehensiveness: Many individuals with autism need health insurance that pays for a variety of health care services. The essential health benefits provision of the ACA required that health insurance plans provide a comprehensive benefits package which includes rehabilitative and habilitative services and devices, mental health and substance abuse disorder services including behavioral health treatment, and critical prescription drug coverage. This provision has meant that therapies important to children with autism such as physical, occupational and speech-language therapy as well as ABA are covered. Habilitative services were not routinely covered by private health insurance before the ACA and are described as health care services that help a person keep, learn or improve skills and functioning for daily living.

Nondiscrimination: The ACA prohibits discrimination based on health status and includes provisions to ensure that health plans do not have the effect of discriminating against people with health conditions or disabilities by excluding from coverage services individuals with health conditions may require. Health insurers are not allowed to deny enrollment or specific benefits based on pre-existing conditions. A pre-existing condition is a health condition that existed before the date of enrollment for health insurance coverage.

LEGISLATIVE RECOMMENDATIONS

- Do not repeal the ACA unless there is a simultaneous enactment of a replacement plan that maintains or improves existing coverage and access.
- Ensure that provisions that help make health insurance affordable are maintained.
- Maintain the requirement that health insurance be comprehensive in order to meet the needs of individuals with autism.
- Ensure that nondiscrimination provisions and the prohibition on pre-existing condition clauses are maintained and young adults on their parents' insurance until age 26.
- Congress must include the disability community in any discussions about repeal and replace to ensure that any changes meet the needs of people with disabilities before voting to repeal the ACA.

AUTISM SOCIETY ASKS

- Ensure that health insurance is affordable, comprehensive and does not discriminate against people with health conditions or disabilities, such as autism.
- Do not repeal without simultaneous replacement with a plan that maintains or improves existing coverage and access, and includes coverage for pre-existing conditions and ability for young adults on their parents' policies until age 26.

FOR MORE INFORMATION

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