



C.A.R.D.
Center for Autism & Related Disorders, Inc.

STATE INSURANCE COVERAGE FOR ABA THERAPY

Updated 5-2010

Many parents and advocates are making great strides in helping to persuade legislators to pass laws that will require insurance companies to cover autism treatments such as ABA therapy. Although many states have some sort of proposed insurance legislation in the works, the following states currently have passed legislation requiring coverage:

Arizona	Effective June 30, 2009: Therapy is covered up to \$50,000 per year up to age 9, \$25,000 per year up to age 16 (HB2847)
Colorado	Effective July 1, 2010: Therapy is covered up to \$34,000 per year through age 8, \$12,000 per year ages 9 through 18 (SB 09-244)
Connecticut	Passed 6-3-09: Therapy is covered for up to \$50,000 for a child who is less than nine years of age, \$35,000 for a child who is at least nine years of age and less than thirteen years of age, and \$25,000 for a child who is at least thirteen years of age and less than fifteen years of age. (SB301)
Florida	Effective April 2009: Covers \$36,000 per year, \$200,000 lifetime up to age 18. (SB2654)
Illinois	Effective December 12, 2008: Covers \$36,000 per year up to age 21. (SB934)
Indiana	Effective prior to July 1, 2001: Therapy is covered with no dollar or age limit (ACT 1122)
Iowa	Effective July 1, 2011: Mandate only applies to state employee health care plans. Covers \$36,000 per year up to age 21. (HF2531)
Kansas	Effective January 1, 2011: Mandate only applies to state employee health care plans. Covers \$36,000 per year up to age 7 and \$27,000 per year between the ages 7 and 19. (HB2160)
Maine	Effective January 1, 2011: Covers \$36,000 per year up to age 21. (LD1198)



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Montana	Effective January 1, 2010: Covers up to \$50,000 per year up to age 8 and \$20,000 per year between the ages of 9 and 18. (SB234)
Nevada	Effective January 1, 2011: Covers up to \$36,000 per year under the age of 18, or under the age of 21 if the individual is enrolled in high school (AB 162)
New Jersey	Passed on 8-13-09: Covers \$36,000 per year up to age 21. (S. 1651/A. 2238)
New Mexico	Passed on April 2, 2009: Covers up to \$36,000 per year under the age of 19, or under the age of 21 if the individual is enrolled in high school, \$200,000 lifetime maximum benefit (SB 39)
Pennsylvania	Effective July 1, 2009: Covers \$36,000 per year up to age 21, no lifetime maximum (HB1150)



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South Carolina	Effective July 1, 2008: Covers up to \$50,000 per year up to age 16 (title 38, chapter 71, section 280)
Texas	Effective July 1, 2007: Covers up to age 5 only- no dollar maximums. Effective January 1, 2010: Covers up to age 10 only- no dollar maximums (HB 1919 & HB 451)
Wisconsin	Effective June 30, 2009: (date under review): Covers at least \$50,000 per year for intensive-level services (with a minimum of 30-35 hours of care) per week for four years. After the four year intensive-level services period, coverage of at least \$25,000 annually for post-intensive-level services