

The Affordable Care Act and Autism Treatment in 2015: Insurance Coverage Requirements for Autism Treatment By State

Many states allow existing insurance plans to avoid coverage requirements. This is called “grandfathering.” Self-insured plans are not subject to state mandates. The coverage indicated below does not address the potential of a plan not to cover autism treatment because it has grandfathered status or because it is a self-insured plan. For this reason, we encourage you to confirm coverage for autism treatment prior to making any insurance purchases.

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Alabama	Alabama has no autism mandate and no autism coverage requirements in its state marketplace. No insurance policies in Alabama are required to offer coverage for autism treatment.
Alaska	Alaska has an autism mandate and offers coverage for autism treatment through its state marketplace. All state-regulated plans in Alaska should include coverage for autism treatment. Medicaid should include autism coverage in 2016.
Arizona	Arizona has an autism mandate and offers coverage for autism treatment through its state marketplace. Large group, small group, HMO, HMDO, and individual policies should include coverage for autism treatment.
Arkansas	Arkansas has an autism mandate and offers coverage for autism treatment through its state marketplace. Large group, small group, HMO, and individual policies should include coverage for autism treatment.
California	California has an autism mandate and offers coverage for autism treatment through its state marketplace. Large group, small group, individual policies, HMOs, Medi-Cal, and some state government policies should include coverage for autism treatment.
Colorado	Colorado has an autism mandate and offers coverage for autism treatment through its state marketplace. Large group, small group, and individual policies should include coverage for autism treatment. Medicaid should include autism coverage in 2016.
Connecticut	Connecticut has an autism mandate and offers coverage for autism treatment through its state marketplace. Large group, small group, individual, and Medicaid policies should include coverage for autism treatment.
Delaware	Delaware has an autism mandate and offers coverage for autism treatment through its state marketplace. All state-regulated plans should include coverage for autism treatment.
DC	The District of Columbia offers coverage for autism treatment through its state marketplace. Large group, small group, HMO, and individual policies should include coverage for autism treatment.
Florida	Florida has an autism mandate but does not offer coverage for autism treatment through its state marketplace. Large group, HMOs, and Medicaid should include coverage for autism treatment.
Georgia	Georgia has no autism mandate and no autism coverage requirements in its state marketplace. Only those policies covering state employees in Georgia are required to offer coverage for autism treatment.
Hawaii	Hawaii has an autism mandate that offers limited coverage to children up to age 9 but does not offer coverage for autism treatment through its state marketplace.
Idaho	Idaho has no autism mandate and no autism coverage requirements in its state marketplace. No insurance policies in Idaho are required to offer coverage for autism treatment.
Illinois	Illinois has an autism mandate and offers coverage for autism treatment through its state marketplace. Large group, small group, individual policies, and employer-based HMOs should include coverage for autism treatment.
Indiana	Indiana has an autism mandate and offers coverage for autism treatment through its state marketplace. Large



	group, small group, individual policies, and employer-based HMOs should include coverage for autism treatment.
Iowa	Iowa has an autism mandate but does not include coverage for autism treatment in its essential health benefits. Large group and small group policies that offer mental health coverage must include coverage for autism treatment.
Kansas	Kansas has a minimal autism mandate but does not offer coverage for autism treatment through its state marketplace. State employee policies must include coverage for autism treatment. Medicaid should include coverage for autism treatment in 2016.
Kentucky	Kentucky has an autism mandate and offers coverage for autism treatment through its state marketplace. Large group, small group, and individual policies should include coverage for autism treatment.
Louisiana	Louisiana has an autism mandate and offers coverage for autism treatment through its state marketplace. Large group, small group, individual policies, HMOs, and Medicaid should include coverage for autism treatment.
Maine	Maine has an autism mandate and offers coverage of autism treatment through its state marketplace. All state-regulated plans, excluding those for state employees, should include coverage for autism treatment.
Maryland	Maryland has no autism mandate but requires coverage in large and small group plans and for state employees and offers autism coverage through its state marketplace.
Massachusetts	Massachusetts has an autism mandate and offers coverage for autism treatment through its state marketplace. Large group, small group, individual policies, and Medicaid should include coverage for autism treatment.
Michigan	Michigan does not have an autism mandate but offers coverage for autism treatment through its state marketplace. Small group and individual policies should include coverage for autism treatment.
Minnesota	Minnesota has an autism mandate but does not offer coverage for autism treatment through its state marketplace. Large group policies should include coverage for autism treatment.
Mississippi	Mississippi has no autism mandate and no autism coverage requirements in its state marketplace. No insurance policies in Mississippi are required to offer coverage for autism treatment.
Missouri	Missouri has an autism mandate and offers coverage for autism treatment through its state marketplace. Large group, small group, individual policies, state employee policies, and HMOs should include coverage for autism treatment. Medicaid should include coverage for autism treatment in 2016.
Montana	Montana has an autism mandate and offers coverage for autism treatment through its state marketplace. Large group, small group, and individual policies should include coverage for autism treatment.
Nebraska	Nebraska has an autism mandate but no autism coverage requirements in its state marketplace. Large group and some small group and individual policies in Nebraska are required to offer coverage for autism treatment.
Nevada	Nevada has an autism mandate and offers coverage for autism treatment through its state marketplace. Large group, small group, individual policies, and HMOs should include coverage for autism treatment.
New Hampshire	New Hampshire has an autism mandate and offers coverage for autism treatment through its state marketplace. Large group, small group, individual policies, and HMOs should include coverage for autism treatment.
New Jersey	New Jersey has an autism mandate and offers coverage for autism treatment through its state marketplace. Large group, small group, and individual policies should include coverage for autism treatment.
New Mexico	New Mexico has an autism mandate that applies to all state-regulated insurance plans, which includes those plans offered through the state marketplace. All state-regulated plans, including Medicaid, should include coverage for autism treatment.
New York	New York has an autism mandate and offers coverage for autism treatment through its state marketplace. Large group, small group, individual policies, and HMOs should include coverage for autism treatment.
North Carolina	North Carolina has no autism mandate and no autism coverage requirements in its state marketplace. Only those policies covering state employees in North Carolina are required to offer coverage for autism treatment.
North Dakota	North Dakota has no autism mandate and no autism coverage requirements in its state marketplace. No



	insurance policies in North Dakota are required to offer coverage for autism treatment.
Ohio	Ohio does not have an autism mandate but offers coverage for autism treatment through its state marketplace. Small group and individual policies should include coverage for autism treatment. State employees should also have coverage for autism treatment.
Oklahoma	Oklahoma has no autism mandate and no autism coverage requirements in its state marketplace. No insurance policies in Oklahoma are required to offer coverage for autism treatment.
Oregon	Oregon offers coverage for autism treatment through its state marketplace. Oregon's autism mandate is in effect for public employees and will take effect in 2016 for state-regulated health plans. Currently, Oregon's mental health parity law requires policies that include mental health coverage to include coverage for autism treatment. Oregon also offers autism treatment through its Medicaid EPSDT benefits.
Pennsylvania	Pennsylvania has an autism mandate but does not offer coverage for autism treatment through its state marketplace. Large group policies should include coverage for autism treatment.
Rhode Island	Rhode Island has an autism mandate but does not offer coverage for autism treatment through its state marketplace. All state employee and large group plans should include coverage for autism treatment.
South Carolina	South Carolina has an autism mandate but does not offer coverage for autism treatment through its state marketplace. Large group policies should include coverage for autism treatment.
South Dakota	South Dakota has no autism mandate and no autism coverage requirements in its state marketplace. No insurance policies in South Dakota are required to offer coverage for autism treatment.
Tennessee	Tennessee has no autism mandate and no autism coverage requirements in its state marketplace. No insurance policies in Tennessee are required to offer coverage for autism treatment.
Texas	Texas has an autism mandate and offers coverage for autism treatment through its state marketplace. Large group, small group, individual policies, and HMOs should include coverage for autism treatment.
Utah	Utah recently passed an autism mandate, which will take effect on January 1, 2016, but does not offer coverage for autism treatment through its state marketplace. The mandate requires individual and large group policies issued on or after January 1, 2016, to provide coverage for autism treatment for children 2 to 9 years of age. Medicaid should include coverage for autism treatment in 2016.
Vermont	Vermont has an autism mandate and offers coverage for autism treatment through its state marketplace. Large group, small group, individual, and Medicaid policies should include coverage for autism treatment.
Virginia	Virginia has an autism mandate but does not offer coverage for autism treatment through its state marketplace. Large group and state employee policies should include coverage for autism treatment. Virginia also offers autism treatment through its Medicaid EPSDT benefits.
Washington	Washington has no autism mandate but offers autism coverage through its state marketplace. Washington advocates have successfully sued for coverage of autism treatment using Washington's mental health parity law. Its Medicaid program includes autism treatment coverage for children under 21.
West Virginia	West Virginia has an autism mandate and offers coverage for autism treatment through its state marketplace. Large group, small group, individual policies, and HMO with 25+ should include coverage for autism treatment.
Wisconsin	Wisconsin has an autism mandate and offers coverage for autism treatment through its state marketplace. Large group, small group, individual policies, state and local government policies, and HMOs should include coverage for autism treatment.
Wyoming	Wyoming has no autism mandate and no autism coverage requirements in its state marketplace. No insurance policies in Wyoming are required to offer coverage for autism treatment.

