

BILL ANALYSIS

Senate Research Center
81R25146 PB-D

H.B. 451
By: Allen et al. (Lucio)
State Affairs
5/21/2009
Engrossed

AUTHOR'S / SPONSOR'S STATEMENT OF INTENT

Although comprehensive treatment for children with autism has been proven to mitigate related complications, the associated costs are unaffordable to most Texans. Current law requires insurers to cover these expenses for autistic children between the ages of three and six. Additional coverage will assist these children during a critical period of their development and better prepare them for the transition to adulthood.

H.B. 451 proposes to save the state money in long-term care costs and improve outcomes for autistic children by expanding coverage for related treatment under health insurance. Specifically, this bill will extend health insurance coverage for autism treatment from the time of a child's diagnosis through their ninth birthday. It also clarifies that children covered through plans for public school teachers be provided with this coverage.

RULEMAKING AUTHORITY

This bill does not expressly grant any additional rulemaking authority to a state officer, institution, or agency.

SECTION BY SECTION ANALYSIS

SECTION 1. Amends Section 1355.002, Insurance Code, as follows:

Sec. 1355.002. APPLICABILITY OF SUBCHAPTER. (a) Creates this subsection from existing text.

(b) Provides that notwithstanding any provision in Chapter 1575 (Texas Public School Employees Group Benefits Program) and 1579 (Texas School Employees Uniform Group Health Coverage) or any other law, Section 1355.015 (Required Coverage for Certain Children) applies to a basic plan under Chapter 1575 and a primary care coverage plan under Chapter 1579.

SECTION 2. Amends Section 1355.015(a), Insurance Code, to require that a health benefit plan, at a minimum, provide coverage as provided by this section 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 requires that a health benefit plan, at a minimum, provide coverage as provided by this section to an enrollee older than two years of age and younger than six year of age who is diagnosed with autism spectrum disorder. Provides that if an enrollee who is being treated for autism spectrum disorder becomes 10, rather than six, years of age or older and continues to need treatment, this subsection does not preclude coverage of treatment and services described by Subsection (b) (relating to requiring the health benefit plan to provide coverage to the enrollee for all generally recognized services prescribed in relation to autism spectrum disorder by the enrollee's physician).

SECTION 3. Makes application of this Act prospective to January 1, 2010.

SECTION 4. Effective date: September 1, 2009.