

Michigan Autism Insurance Benefit Overview



State Regulated Insurance
(Effective 10/15/12)

Insurers Required to Cover
but claims paid by \$15M
state appropriation fund

Families must use
designated doctors and
therapists via insurer
networks

Insurers set own
reimbursement rates and
enrollment periods
(implementation date)

MEDICAL diagnosis required
for treatment coverage (may
need reevaluation)

Must be qualified provider
for treatment coverage

Medicaid Coverage
(Effective 1/1/13)

Required to cover ABA if
Medicaid Eligible

Families must use
designated doctors and
therapists in their networks

Do not MEDICALLY
diagnose—determine CMH
autism eligibility

Separate Medicaid fund set
at \$20M for ABA services—
does not include SLP/OT—
should continue under
previous eligibility

If qualify for private AND
Medicaid, must exhaust
Private FIRST

Self-Funded (ERISA)
Insurance (Federally
Regulated)

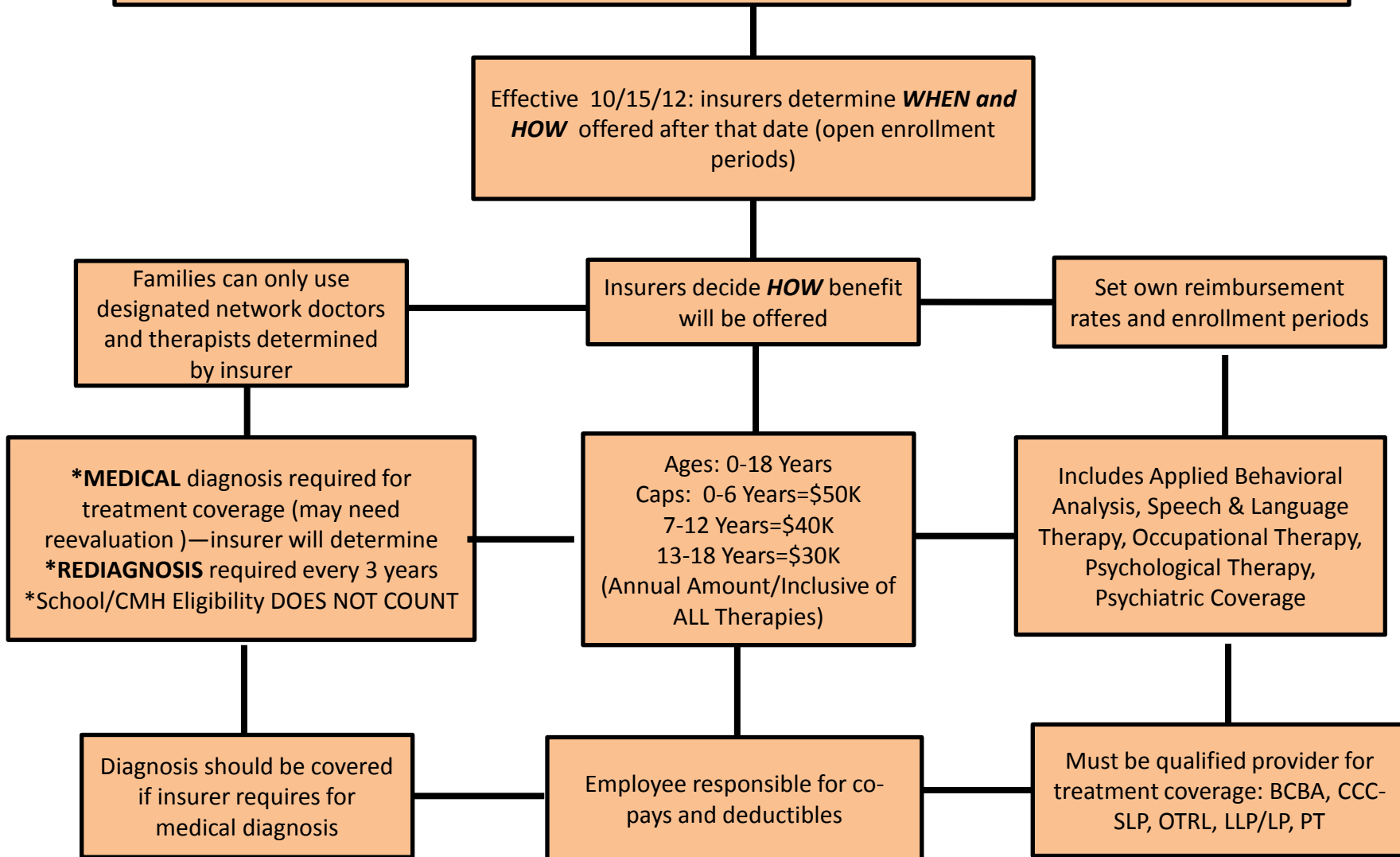
Not covered by autism
legislation and are not
required to provide coverage

Can opt to self-adopt autism
coverage

\$15M state appropriation
includes reimburse for self-
adopting coverage and pay
claims from State to
employer-no cost to
participate

Third Party Administrators
(TPAs/insurer) submit autism
claim directly to State of
Michigan

State Regulated Insurance Coverage Overview



Michigan Autism Medicaid Benefit



Medicaid Coverage for Autism: Effective January 1, 2013

CMH does not **MEDICALLY** diagnose—determine CMH autism *eligibility*

About 40% of children with developmental disabilities in MI qualify for Medicaid

\$20M Medicaid appropriation set aside for ABA services—does not include SLP/OT—should continue under previous eligibility

If qualify for private AND Medicaid, must exhaust Private FIRST

*CMHs designate doctors and therapists in their networks
*May have therapists and doctors in own clinics or contract out to community experts

Required to cover **ABA** if Medicaid *and* Autism Eligible

*Specific Caps not announced
*Other details not disclosed and details are not released yet

CMH Agencies putting together service model

Michigan Autism Insurance Benefit Self-Funded Employers



SB981: The State Appropriation Bill: Includes Self-Funded(ERISA) Insurance (Federally Regulated) although self-funded companies are *NOT* part of the autism bills SB 414/415

\$15M includes appropriation set aside to reimburse for self-adopting coverage and pay claims from State to employer-no cost to participate

Approximately 75% of employers in MI are ERISA (typically LARGER employers)

Employers can self-adopt coverage through their Third Party Administrators (TPAs/Insurers) who can apply for the reimbursements in the same process as state regulated plans

AAOM will work with SF employers to provide information about autism coverage and reimbursement

If self-adopted benefit, TPA/insurer would establish networks and providers (see self-regulated provisions)

Contact AAOM for assistance—will need name of HR or Benefits Contact or Company Executive

Submits claim directly to State of Michigan