As Introduced

128th General Assembly Regular Session 2009-2010

H. B. No. 8

Representatives Celeste, Garland

Cosponsors: Representatives Okey, Harris, Dyer, Foley, Lundy, Harwood, Koziura, Stebelton, Hagan, Skindell, Stewart, Heard, Mallory, DeBose, Patten, Pryor, Yuko, Pillich, Newcomb, Murray, Phillips, Winburn, Letson, Bolon, Luckie, Williams, B., Slesnick

A BILL

То	amend section 1739.05 and to enact sections	1
	1751.68 and 3923.84 of the Revised Code to	2
	prohibit health insurers from excluding coverage	3
	for specified services for individuals diagnosed	4
	with an autism spectrum disorder.	5

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF OHIO:

Section 1. That section 1739.05 be amended and sections	6
1751.68 and 3923.84 of the Revised Code be enacted to read as	7
follows:	8

Sec. 1739.05. (A) A multiple employer welfare arrangement	9
that is created pursuant to sections 1739.01 to 1739.22 of the	10
Revised Code and that operates a group self-insurance program may	11
be established only if any of the following applies:	12

(1) The arrangement has and maintains a minimum enrollment of13three hundred employees of two or more employers.14

(2) The arrangement has and maintains a minimum enrollment of 15

three hundred self-employed individuals.

(3) The arrangement has and maintains a minimum enrollment of 17
three hundred employees or self-employed individuals in any 18
combination of divisions (A)(1) and (2) of this section. 19

(B) A multiple employer welfare arrangement that is created 20 pursuant to sections 1739.01 to 1739.22 of the Revised Code and 21 that operates a group self-insurance program shall comply with all 22 laws applicable to self-funded programs in this state, including 23 sections 3901.04, 3901.041, 3901.19 to 3901.26, 3901.38, 3901.381 24 to 3901.3814, 3901.40, 3901.45, 3901.46, 3902.01 to 3902.14, 25 3923.282, 3923.30, 3923.301, 3923.38, 3923.581, 3923.63, 3923.80, 26 <u>3923.84,</u> 3924.031, 3924.032, and 3924.27 of the Revised Code. 27

(C) A multiple employer welfare arrangement created pursuant to sections 1739.01 to 1739.22 of the Revised Code shall solicit enrollments only through agents or solicitors licensed pursuant to Chapter 3905. of the Revised Code to sell or solicit sickness and accident insurance.

(D) A multiple employer welfare arrangement created pursuant 33 to sections 1739.01 to 1739.22 of the Revised Code shall provide 34 benefits only to individuals who are members, employees of 35 members, or the dependents of members or employees, or are 36 eligible for continuation of coverage under section 1751.53 or 37 3923.38 of the Revised Code or under Title X of the "Consolidated 38 Omnibus Budget Reconciliation Act of 1985," 100 Stat. 227, 29 39 U.S.C.A. 1161, as amended. 40

Sec. 1751.68. (A) Notwithstanding section 3901.71 of the41Revised Code, no health insuring corporation policy, contract, or42agreement that provides basic health care services that is43delivered, issued for delivery, or renewed in this state shall44exclude coverage for any of the following services when those45services are medically necessary and are prescribed, provided, or46

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ordered for an individual diagnosed with an autism spectrum	47
disorder by a health care professional licensed or certified under	
the laws of this state to prescribe, provide, or order such	
services:	50
(1) Habilitative or rehabilitative care;	51
(2) Pharmacy care;	52
(3) Psychiatric care;	53
(4) Psychological care;	54
(5) Therapeutic care;	55
(6) Counseling services;	56
(7) Any additional treatments or therapies adopted by the	57
director of health pursuant to division (H)(4) of section 3923.84	58
of the Revised Code.	59
(B) Coverage provided under this section shall not be subject	60
to any limits on the number or duration of visits an individual	
<u>may make to any autism service provider.</u>	
(C) Coverage provided under this section may be subject to	63
any copayment, deductible, and coinsurance provisions of the	64
policy, contract, or agreement to the extent that other medical	65
services covered by the health benefit plan are subject to those	66
provisions.	67
(D) Not more than once every twelve months, a health insuring	68
corporation may request a review of any treatment provided under	69
this section except inpatient services unless the insured's	70
licensed physician or licensed psychologist agrees that more	71
frequent review is necessary. The health insuring corporation	
shall pay for any review requested under this division.	73
(E) This section shall not be construed as limiting benefits	74
otherwise available under an individual's policy, contract, or	75

agreement.	
(F) This section shall not be construed as affecting any	77
obligation to provide services to an individual under an	
individualized family service plan developed under 20 U.S.C. 1436	79
or individualized service plan developed under section 5126.31 of	80
the Revised Code, or affecting the duty of a public school to	81
provide a child with a disability with a free appropriate public	82
education under the "Individuals with Disabilities Education	83
Improvement Act of 2004," 20 U.S.C. 1400 et seq., as amended, and	84
Chapter 3323. of the Revised Code.	85
(G) As used in this section:	86
(1) "Applied behavior analysis" means the design,	87
implementation, and evaluation of environmental modifications	88
using behavioral stimuli and consequences to produce socially	89
significant improvement in human behavior, including, but not	90
limited to, the use of direct observation, measurement, and	91
functional analysis of the relationship between environment and	
behavior.	93
(2) "Autism services provider" means any person that provides	94
treatment of autism spectrum disorders.	95
(3) "Autism spectrum disorder" means any of the pervasive	96
developmental disorders as defined by the most recent edition of	97
the diagnostic and statistical manual of mental disorders,	98
published by the American psychiatric association, or if that	99
manual is no longer published, a similar diagnostic manual. Autism	100
spectrum disorders includes, but is not limited to, autistic	101
disorder, Asperger's disorder, Rett's disorder, childhood	102
disintegrative disorder, and pervasive developmental disorder.	103
(4) "Diagnosis of autism spectrum disorders" means medically	104
necessary assessments, evaluations, or tests, including but not	105

limited to genetic and psychological tests to determine whether an 106

individual has an autism spectrum disorder.	
(5) "Habilitative or rehabilitative care" means professional,	108
counseling, and guidance services and treatment programs,	
including applied behavior analysis, that are necessary to	110
develop, maintain, or restore the functioning of an individual to	
the maximum extent practicable.	112
(6) "Medically necessary" means the service is based upon	113
evidence; is prescribed, provided, or ordered by a health care	114
professional licensed or certified under the laws of this state to	115
prescribe, provide, or order autism-related services in accordance	116
with accepted standards of practice; and will or is reasonably	117
expected to do any of the following:	118
(a) Prevent the onset of an illness, condition, injury, or	119
<u>disability;</u>	120
(b) Reduce or ameliorate the physical, mental or	121
developmental effects of an illness, condition, injury, or	
<u>disability;</u>	
(c) Assist in achieving or maintaining maximum functional	124
capacity for performing daily activities, taking into account both	125
the functional capacity of the individual and the appropriate	126
functional capacities of individuals of the same age.	127
(7) "Pharmacy care" means prescribed medications and any	128
medically necessary health-related services used to determine the	129
need or effectiveness of the medications.	130
(8) "Psychiatric care" means direct or consultative services	131
provided by a psychiatrist licensed in the state in which the	132
psychiatrist practices psychiatry.	133
(9) "Psychological care" means direct or consultative	134
services provided by a psychologist licensed in the state in which	135

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covered by the policy or plan are subject to those provisions. 164

(D) Not more than once every twelve months, an insurer may 165

request a review of any treatment provided under this section	166
except inpatient services unless the insured's licensed physician	167
or licensed psychologist agrees that more frequent review is	168
necessary. The insurer shall pay for any review requested under	169
this division.	170
(E) This section shall not be construed as limiting benefits	171
otherwise available under an individual's health benefit plan.	172
(F) This section shall not be construed as affecting any	173
obligation to provide services to an individual under an	174
individualized family service plan developed under 20 U.S.C. 1436	175
or individualized service plan developed under section 5126.31 of	176
the Revised Code, or affecting the duty of a public school to	177
provide a child with a disability with a free appropriate public	178
education under the "Individuals with Disabilities Education	179
Improvement Act of 2004," 20 U.S.C. 1400 et seq., as amended, and	180
Chapter 3323. of the Revised Code.	181
(G) This section does not apply to the offer or renewal of	182
any individual or group policy of sickness and accident insurance	183
that provides coverage for specific diseases or accidents only, or	184
to any hospital indemnity, medicare supplement, medicare, tricare,	185
long-term care, disability income, one-time limited duration	186
policy of not longer than six months, or other policy that offers	187
only supplemental benefits.	188
(H)(1) The commission on autism spectrum disorders is hereby	189
established as an independent commission in the department of	190
health to investigate and recommend treatments or therapies for	191
autism spectrum disorders that the commission believes should be	192
included in the services that health benefit plans and public	193
employee benefit plans are required to cover under division (A) of	194
this section.	195
(2) The commission shall consist of 10 members appointed by	196

the director of health including at least one licensed physician,	197
licensed psychologist, and parent of an individual diagnosed with	198
<u>an autism spectrum disorder.</u>	199
(3) The commission shall serve at the pleasure of the	200
<u>director.</u>	201
(4) At the recommendation of the commission, the director may	202
adopt rules to include additional treatments or therapies for	203
autism spectrum disorders in the services that health benefit	204
plans and public employee benefit plans are required to cover	205
under division (A) of this section.	206
(I) As used in this section:	207
(1) "Applied behavior analysis" means the design,	208
implementation, and evaluation of environmental modifications	209
using behavioral stimuli and consequences to produce socially	210
significant improvement in human behavior, including, but not	211
limited to, the use of direct observation, measurement, and	212
functional analysis of the relationship between environment and	213
behavior.	214
(2) "Autism services provider" means any person that provides	215
treatment of autism spectrum disorders.	216
(3) "Autism spectrum disorder" means any of the pervasive	217
developmental disorders as defined by the most recent edition of	218
the diagnostic and statistical manual of mental disorders,	219
published by the American psychiatric association, or if that	220
<u>manual is no longer published, a similar diagnostic manual. Autism</u>	221
spectrum disorders includes, but is not limited to, autistic	222
<u>disorder, Asperger's disorder, Rett's disorder, childhood</u>	223
disintegrative disorder, and pervasive developmental disorder.	224
(4) "Diagnosis of autism spectrum disorders" means medically	225
necessary assessments, evaluations, or tests, including but not	226
limited to genetic and psychological tests to determine whether an	227

<u>individual has an autism spectrum disorder.</u>	
(5) "Habilitative or rehabilitative care" means professional,	229
counseling, and guidance services and treatment programs,	230
including applied behavior analysis, that are necessary to	231
develop, maintain, or restore the functioning of an individual to	232
the maximum extent practicable.	233
(6) "Health benefit plan" has the same meaning as in section	234
3924.01 of the Revised Code.	235
(7) "Medically necessary" means the service is based upon	236
evidence; is prescribed, provided, or ordered by a health care	237
professional licensed or certified under the laws of this state to	238
prescribe, provide, or order autism-related services in accordance	239
with accepted standards of practice; and will or is reasonably	240
expected to do any of the following:	241
(a) Prevent the onset of an illness, condition, injury, or	242
<u>disability;</u>	
(b) Reduce or ameliorate the physical, mental or	244
developmental effects of an illness, condition, injury, or	
<u>disability;</u>	
(c) Assist in achieving or maintaining maximum functional	247
capacity for performing daily activities, taking into account both	248
the functional capacity of the individual and the appropriate	249
functional capacities of individuals of the same age.	250
(8) "Pharmacy care" means prescribed medications and any	251
medically necessary health-related services used to determine the	252
need or effectiveness of the medications.	253
(9) "Psychiatric care" means direct or consultative services	254
provided by a psychiatrist licensed in the state in which the	255
psychiatrist practices psychiatry.	
(10) "Psychological care" means direct or consultative	257

services provided by a psychologist licensed in the state in which	258
the psychologist practices psychology.	259
(11) "Therapeutic care" means services or communication	260
devices provided by a licensed speech-language pathologist,	261
licensed occupational therapist, or licensed physical therapist.	
Section 2. That existing section 1739.05 of the Revised Code	263
is hereby repealed.	264