

New Law Expands Health Insurance Coverage For Individuals With Autism

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Individuals with autism, together with their loved ones, are experiencing a dynamic shift in the way society responds to the multitude of issues that touch most every aspect of their lives. This response includes greater public awareness, increased access to educational and vocational opportunities, and growing funding for research, clinical programs and other support services.

On November 1, 2011, New York's Governor, Andrew Cuomo, signed legislation that will require health insurance companies to provide coverage for the diagnosis, care and treatment of individuals with conditions on the autism spectrum. Governor Cuomo, in a press release, stated, "[T]his bill will help thousands of families across New York who struggle to obtain proper care for loved ones affected by autism spectrum disorders...{w]hen it comes to autism, early diagnosis and treatment is essential, and it is inexcusable that financial constraints would stand in the way of a brighter future for those affected by this disorder. This bill opens the door to families seeking earlier treatment and better results." The new law becomes effective on November 1, 2012.

New York joins 28 other states in providing compulsory, comprehensive health insurance coverage for those challenged by autism spectrum disorders. Like most other states with similar coverage, there is a \$45,000.00 per year cap on reimbursement. Coverage may also be subject to co-pay and other cost-reducing requirements. Autism advocates applaud this legislation because it will alleviate a tremendous financial hardship on individuals and families challenged by autism spectrum disorders and the costly, long-term care that is required to properly treat and support individuals with this condition.

There are many financial, medical and legal issues affecting individuals living with an autism spectrum disorder. Navigating these complex systems can often be confusing and frustrating, even for the most seasoned consumers. If you require assistance with Medicaid planning, Supplemental Needs Trusts, insurance claims advocacy, or any other legal or advocacy issues, you may want to consider consulting

with an attorney who is acutely aware of and sensitive to the issues related to individuals living on the autism spectrum.

For more information on this issue, please contact [Douglas Stern](#), Esq. or your attorney contact at our firm.