

Autism Mandate Coverage

	BCBSM group business	BCN
Coverage when billed with a diagnosis of ASD (BCBSM group and BCN already cover outpatient mental services with an autism diagnosis)	Applied behavior analysis (see below) Physical therapy Speech therapy Occupational therapy Nutritional counseling	Applied behavior analysis (see below) Physical therapy Speech therapy Occupational therapy Nutritional counseling
Annual dollar limits*	\$50,000 annual benefit limit for services noted above	\$50,000 annual benefit limit for services noted above
Age limits*	Through age 18	Through age 18
Mandated services not subject to dollar and age limits	All standard mental health services and diagnostic services	All standard mental health services and diagnostic services
Cost share	All services to diagnose or treat ASD will be subject to the member's medical cost share, as applicable. If the group has a mental health parity rider, services to diagnose or treat ASD will be subject to the cost-sharing requirements in the rider.	ASD-related physical, occupational and speech therapy services will be subject to the medical outpatient therapy benefit and the applicable deductible, copayment or coinsurance. Other outpatient ASD-related services will apply the primary care physician copay/coinsurance and deductible when applicable.
Prior approval requirements	Required only for applied behavior analysis	Required for all services with the exception of nutritional counseling

***These limits** may be waived on an individual basis when BCBSM or BCN determines further treatment is medically necessary.

- BCBSM members receiving services other than applied behavior analysis (ABA) to treat ASD do not need to receive the ASD diagnosis from a BCBSM participating provider. BCN members must go to a provider in the BCN network.
- For applied behavior analysis treatment to be payable, the AAEC must confirm the ASD diagnosis and provide a treatment plan containing a comprehensive set of treatment recommendations for the member, including a recommendation for applied behavior analysis.
- If applied behavior analysis treatment is recommended by the AAEC, the member must seek services from a board-certified behavior analyst, or BCBA, for the treatment to be payable. The analyst also must obtain prior approval from BCBSM or BCN to provide applied behavior analysis services.
- For BCBSM the BCBA may be nonparticipating.
- For BCN services must be obtained from a BCN network provider unless plan design allows for out of network coverage.

- BCBSM does not require prior approval for physical therapy, speech therapy, occupational therapy, nutritional counseling or mental health counseling.
- For BCN, all services require prior approval except nutritional counseling.

Additional Information

Benefit limits

Although the law defines dollar limits based on age tiers, BCBSM and BCN are applying dollar limits based on the mandate's highest annual dollar limit – \$50,000 – across all age groups through age 18.

Mental health parity and autism age and dollar limits

The age limit and \$50,000 limit for the autism benefit will not preclude members from obtaining medically necessary services to diagnose and treat autism spectrum disorders. Once the member is age 19 or older or the \$50,000 has been paid for autism benefits, BCBSM or BCN will allow additional payments to be made upon the request of the member's provider. Additional services will require approval, and if they're determined to be medically necessary, they will be paid.

In- and out-of-network coverage

Network requirements remain the same and cost variations will continue for in-network versus out-of-network services where applicable. BCN members should be aware that, in most instances, out-of-pocket costs for out-of-network medical care can be substantial. BCN members should always confirm in advance that the provider and facility are in BCN's network unless plan design allows for out of network coverage.

Prescription drug coverage related to autism

Currently, there are no drugs that are specific to the treatment of autism. Coverage for prescription drugs is subject to the member's current benefit plan.

Out-of-state claims

Out-of-state claims will be handled as they normally are through Blue Card, with the exception of applied behavior services. **ABA services will only be covered in the state of Michigan.**

The following services are covered at the applicable cost share when provided outside the state of Michigan:

- Physical therapy/speech therapy/occupational therapy provided as part of the treatment of ASD
- Nutritional counseling provided as part of the treatment of ASD
- Other mental health benefits to diagnose and treat autism
- Other medical services used to diagnose and treat autism

The information in this document is based on Michigan Blues' review of the autism legislation and is not intended to impart legal advice. Interpretations of this legislation may vary, and efforts will be made to present and update accurate information. This overview is intended as an educational tool only and does not replace a more rigorous review of the law's applicability to individual circumstances and attendant legal counsel and should not be relied upon as legal or compliance advice.