Health Insurance

Private insurance companies typically do not cover autism therapies. In fact, most insurance companies designate autism as a diagnostic exclusion, meaning that no autism-specific services are covered. Autism Votes, an initiative of Autism Speaks, is working to change state insurance laws to require private health insurance policies to cover autism treatments such as Applied Behavior Analysis (ABA), Speech Therapy, Occupational Therapy, and other autism treatments through their health insurance.

Autism Insurance Reform
As of February 2011, 23 states have passed autism insurance mandates that specifically require private insurance companies to provide coverage for medically necessary therapies:

- Arizona
- Colorado
- Connecticut
- Florida
- Idaho
- Iowa
- Illinois
- Indiana
- Kansas
- Kentucky
- Louisiana
- Maine
- Massachusetts
- Missouri
- Montana
- Nevada
- New Hampshire
- New Jersey
- New Mexico
- Pennsylvania
- South Carolina
- Texas
- Vermont
- Wisconsin

View the state map on the Autism Votes website, to learn more about the status of autism insurance reform in your state.

Pre-Tax Dollars
Check whether your employer offers Flexible Spending Accounts (FSA) for health care or dependent care. FSA offer tax savings by allowing you to pay for out-of pocket expenses with pre tax dollars. Check the IRS website for more information. www.irs.gov/publications/p502/index.html

Medicaid
Medicaid health benefits are available for individuals who qualify for Supplemental Security Income (SSI). Medicaid provides government-funded health insurance for children and adults with disabilities who have limited financial resources. View Medicaid information at www.cms.gov/home/medicaid.asp.