



autism speaks®

Sample Letters from Companies



These sample messages from employers offering meaningful autism benefits can help inspire company announcements and internal memos.

CONTACT:

advocacy@autismspeaks.org



Nicholas W. Zuk
Senior Vice President
Secretary & General Counsel

Writer's Direct Dial No.
(614) 559-2512
E-mail: zukn@whitecastle.com

April 23, 2012

Autism Speaks
Michael L. Wasmer, DVM
Associate Director State Government Affairs
1990 K Street, NW
Washington, DC 20006

Dear Mr. Wasmer:

Re: Autism Spectrum Disorder ("Autism")

We are writing to share background on White Castle's experience offering health insurance coverage for families impacted by autism spectrum disorder. Autism affects millions of individuals and their families. Consequently, a number of States have enacted legislation that requires health insurance to cover the treatment of autism, including behavioral health treatments such as Applied Behavior Analysis (ABA). Although self-funded health benefit plans such as those offered by White Castle are not subject to state law, we have designed our plan to provide the autism coverage that many state-regulated plans have adopted. We thought it might be worthwhile to share our experience as a private sector employer.

Relevant Background

- White Castle is a privately held, family owned business with our Home Office in Columbus, Ohio. We have 410 White Castle restaurants in 12 states, as well as operating 3 meat plants, 2 bakeries, 2 frozen food plants and 3 manufacturing facilities.
- White Castle employs close to 10,000 team members, with over 5,000 full time employees in various roles throughout the organization. We are known for the tremendous loyalty of our employees with close to 1/3 having been employed with us for 10 years or more.
- White Castle has a long record of providing health insurance coverage. In fact, we first created a health insurance program in 1924. Today, we are self-insured and have approximately 4,200 of our full time team members who participate in the program, with coverage to team members and their dependents providing peace of mind to over 9,000 individuals.
- Philosophically, White Castle has long maintained that for team members to have the most positive impact with customers and in their own work place, it is essential, to the extent we are able, to provide "freedom from anxiety".



Why White Castle provides health insurance coverage for families impacted by autism

In recent years, as the diagnosis rate for Autism has rapidly increased to levels as high as 1 in 88 children, and 1 in 54 boys. Our Health Plan covers various expenses related to the diagnosis, evaluation and treatment of Autism. Examples of some common covered expenses in accordance with the provisions of our plan are speech therapy, occupational therapy, intensive behavioral intervention programs (such as Lovaas therapy), and ABA (including discrete trial training, workshop expenses, professional psychologist/behaviorist, and tutors).

When we first included Autism coverage as part of the White Castle plan, we knew it was the right thing to do – but candidly, we did have serious concerns and questions about what the cost implications would be. We did march ahead, and the actual costs in a typical year have been significantly lower than expected. It is difficult to determine because of HIPAA rules if some diagnoses that are related to Autism are not coded correctly in the information that is provided to our Third Party Administrator, but I can say with a reasonable degree of confidence, that the cost of providing this benefit is no more than other coverage that White Castle provides.

As a privately held, family-owned company that maintains an ERISA qualified self-insured plan, we are somewhat constrained with what specifics we're able to share, but we can tell you that in our 2011 fiscal year, the cost for autism spectrum disorder related claims was less than \$1.00 per employee per month and the total spend was less than 0.2% of our investment in health care coverage.

While our actual costs have been less than expected, our employees are deeply appreciative of White Castle's efforts to be a leader in an area that today is impacting more families than ever.

Please feel free to contact me if I can provide additional information.

Best regards,

A handwritten signature in black ink that reads "Nicholas W. Zuk".

Nicholas Zuk

Time Warner

Autism Support Program
April 21, 2009

The Process of Developing a Comprehensive Solution

- Three years ago, Time Warner announced that it would “cover” autism
 - At the time this amounted to no practical change in benefits coverage because the diagnosis was already covered for ‘traditional services’
 - Applied Behavior Analysis et al, well known therapies in the autism world, were/are still deemed experimental and in most cases not rendered by licensed providers
- On 1/09 we began providing coverage up to age 9 and up to an annual limit of \$30,000 and lifetime limit \$90,000 for autism spectrum disorders (ASD), including intensive behavioral therapies
 - Kristie Thompson, Ph.D., LPA, BCBA-D, Psychologist and Certified Behavior Analyst with over 14 years experience working with children with ASD was hired as Time Warner’s autism advocate
- To support this benefit and expand upon our extensive care management solutions, we enhanced our partnership with OptumHealth (UHC & UBH), who also manages the Cisco autism benefit, and engaged an autism advocate to:
 - Provide education, case management and support to families
 - Ensure caregivers understand treatment options and are effectively linked to quality and appropriate treatment resources
 - Help employees navigate their local early intervention and special education systems and coach them to optimize those resources
 - Foster ties to our highest density school districts

The Time Warner Autism Program

- Key Components:
 - Centers of Excellence for treatment
 - Case management
 - Advocacy and support by a dedicated autism advocate
 - Comprehensive integrated medical and behavioral model
- We implemented a benefit plan to be aligned with the services identified by the American Academy of Pediatrics, understanding that these guidelines are considered “promising” therapies
 - A comprehensive individualistic approach based on deficits identified from an assessment
 - Behavioral therapies up to 25 hours/week for 12 months
 - Therapies recommended are monitored quantitatively
 - Centers of excellence where they exist or specialized programs
- Applied Behavior Analysis (ABA) is the cornerstone of management of ASD
 - ABA addresses communication, social skills, daily living skills, therapeutic play, leisure skills and maladaptive behavior

Expected Cost Impact for Time Warner

- In developing this solution, an analysis was completed based on existing claims data and national normative prevalence data from the Centers for Disease Control to determine the expected cost impact to Time Warner for offering a comprehensive Autism benefit that included an annual and lifetime allotment of reimbursement for ABA services
- For the plan design of \$30,000 a year with a \$90,000 lifetime maximum for children up to the age of 9, the expected cost impact to Time Warner for 2009 is \$915,000 (~0.4% of claims)
 - Based on 1:150 Time Warner members younger than age 9 impacted and diagnosed with ASD and 100% of families enrolling in the program
- Based on our current understanding of the federal mental health parity guidelines that will effect Time Warner Inc. on 1/1/2010, we believe that we will be required to offer all of the Autism benefits including the ABA services at a level equal to our other medical plan offerings, which is unlimited
- Based on the federal mental health parity guidelines, it is expected that the program costs will increase in 2010 to \$1,225,000 (~0.6% of claims)

Member Engagement Summary

- We promoted the new benefit in the fall during open enrollment and have continued to promote the benefit with on site staff representation at all of our larger employee work places
 - *Offering general sessions as well as individual planning sessions*
- Conducted telephonic and mail based outreach to identified families based on claims data to provide them with direct information about the program availability
 - To date, we have engaged 41 families in the program
- We expect to begin to receive specific program satisfaction survey data by June of 2009
 - Only one family declined to participate in the program

Very positive feedback to date on the program