

# Coverage that Cares

*How North Carolina can improve access to a life-improving therapy for individuals with autism*



## The Problem

The United States as a whole has a history of lacking awareness of need for its special needs community<sup>2</sup>. Making strides away from this tradition, North Carolina passed a mandate in 2015, requiring large group NC insurance companies to cover

## ABA Benefits

- Teaches useful life skills (ex:how to talk)
- Encourages positive development and change
- Transforms behaviors that impact daily life

**Applied Behavioral Analysis (ABA) therapy** for people with autism.

However, the mandate only applies to a **small fraction** of the NC insurance market. This leaves some NC families who have children with autism still falling through the cracks without coverage. NC also has a shortage of ABA-trained therapists, leaving families, with and without coverage, to face long wait lists<sup>4</sup>.



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*“I was told that [ABA therapy] not only could help with things like potty training...but could also... help her learn how to talk. Yet I was told when I started checking into it...it would be years before she would probably get the services.”* - Donna Dworak, NC Grandmother of a kid with autism<sup>6</sup>

The mandate only applies to **10-15%** of NC insurance market

ABA Costs **\$30,000-\$100,000** per year

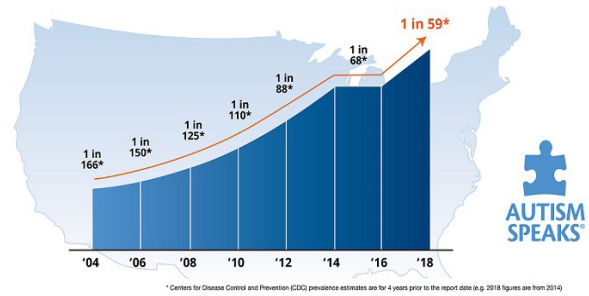
Families face wait times of **months, even years**, for ABA

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## Why does Coverage Matter?

Nationally, 1 in 59 children is diagnosed with autism. In NC, this ratio is **1 in 58**, and is on the rise. ABA therapy provides families/individuals in the autism community with tools and interventions that teach **essential life skills**, which can have a life-long impact<sup>8</sup>.

Estimated Autism Prevalence 2018



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<https://www.autismspeaks.org/science-news/cdc-increases-estimate-autisms-prevalence-15-percent-1-59-children><sup>9</sup>



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*““In some kids, if we can get them young enough, we can get them into **typical kindergarten**,” Pidge said”*

*“Families who have used the therapies say their children have made significant progress, from an older child **being able to use the bathroom** on their own to **interacting more deeply** with those around them.”<sup>11</sup>*

## Policy Actions

1. Mandate that **all** insurers in the State of North Carolina provide ABA coverage for services that are deemed medically necessary for a person. This is parallel with California’s 2011 mandate<sup>12</sup>.
2. LME/MCO organizations (designated ABA providers) should recruit ABA-trained therapists more vigorously, in order to foster an “adequate provider network”<sup>14</sup>.



## Considerations

- Critics argue that furthering the mandate is not justified when coverage for ABA is already provided in public schools. However, ABA is a clinical therapy and in-school provision lacks rigor<sup>13</sup>.
- Many of these organizations hold back from this because of the high rates and long hours they would have to pay a trained ABA therapist<sup>15</sup>.

## Endnotes

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- 6 Rao, A., & Stasio, F. (2018, May 8). NC Families Struggle To Access Treatment For Children With Autism. Retrieved April 07, 2019, from <https://www.wunc.org/post/nc-families-struggle-access-treatment-children-autism>
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- 8 Rao, A., & Stasio, F.
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- 13 A.C.(2016).
- 14 Ovaska-Few, S., Ovaska-Few, S. O., Adcock, G., Dworak, D., Christina, Unumb, L., & Boyce, R. (2018, November 15). N.C.'s Shortage of Autism Therapists Leaves Some on Medicaid Waiting Months, Even Years. Retrieved April 07, 2019, from <https://www.northcarolinahealthnews.org/2018/05/01/north-carolinas-shortage-of-autism-specialists-leaves-some-on-medicaid-waiting-months-even-years-for-help/>
- 15 N.C.'s Shortage of Autism Therapists Leaves Some