

Private Insurance Changes That Affect Families Who Have Children and Youth with Special Health Care Needs and/or Disabilities

There are several important changes that affect what many private insurance plans must cover in Wisconsin. These new requirements may help your family by requiring your private insurance plan to cover important health care services for your child with special health care needs. These changes will be briefly explained below, however, we encourage you to contact your insurance provider directly or contact the Wisconsin Office of the Commissioner of Insurance at **1.800.236.8517**, or oci.wi.gov for more details.

Coverage of Autism Treatment: Insurance plans are now required to cover certain treatments for individuals with autism spectrum disorders. This rule requires health insurers to provide coverage of at least \$50,000 for intensive-level services per year for up to 4 years. Insurers are also required to provide coverage of at least \$25,000 per year for non-intensive level services.

What Health Care Plans Are Included? The rule applies to group and individual health/disability insurance policies and self-insured health plans sponsored by the state, county, city, town, village, or school district that provides coverage to dependents. The mandate applies when the policy is issued or renewed on or after November 1, 2009. Be sure to check with your insurance provider to find out if your plan is governed by the new rules.

Where Can I Get More Information? The Office of the Commission of Insurance has developed frequently asked questions (FAQ's) on the autism insurance mandate http://oci.wi.gov/rules/faq_autism.pdf. The Department of Health Services has developed a FAQ about how to coordinate the insurance benefit with the Children's Long-Term Support Waiver <http://dhs.wi.gov/bdds/clts/autism/autismfaq.htm>.

Coverage of Hearing Aids and Cochlear Implants: Beginning January 1, 2010 health insurance plans are required to cover the cost of hearing aids and cochlear implants that are prescribed by a physician or audiologist for any child under age 18 who has coverage under the policy or plan and who is certified as deaf or hearing impaired by a physician or audiologist.



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Treatment (defined as services, diagnoses, procedures, surgery, and therapy provided by a health care provider) for the child that is related to the hearing aids and cochlear implants is also required to be covered. Coverage for hearing aids is not required to exceed the cost of one hearing aid per ear per child more often than once every three years.

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Dependent Insurance Coverage Up to Age 27: Beginning January 1, 2010, health insurance policies issued or renewed in Wisconsin must include coverage for adult children until they reach age 27 if requested by an applicant.

What Health Plans Are Included? The law applies to group and individual health/disability insurance policies and self-insured health plans sponsored by the state, a county, city, village, town, and school district.

Would this Apply to Me? To be eligible for coverage under a parent’s health plan, an adult child must be over 17 but less than 27 years of age, unmarried, and not eligible for coverage under a group health benefit plan offered by the adult child’s employer. If an adult child has access to health insurance coverage through an employer, they may still be eligible for coverage under a parent’s health plan if the cost of premiums paid for employer coverage is greater than the additional premium that would be paid under the parent’s health insurance. Some adult children who are full time students may also qualify. For more information, go to <http://oci.wi.gov/rules/faq0334.pdf>.

What if I get stuck and or am told that my insurance policy does not have to follow these new requirements? Contact the Office of the Commissioner of Insurance at 1.800.236.8517 or <http://oci.wi.gov>.

Where Can I Get More Information? Frequently asked questions (FAQ’s) on these and other topics and OCI’s *Wisconsin Insurance News*, Issue 2 – Autumn 2009, which explains these new rules, are available by going to OCI’s website (<http://oci.wi.gov>). You can also call your Regional Center for Children and Youth with Special Health Care Needs. To find the Regional Center closest to you call **1.800.642.7837**.

Family Voices of Wisconsin is the home of Wisconsin’s Family to Family Health Information and Education Network. We support families by providing information, education and leadership opportunities so that families can be informed and effective partners in their child’s care and in the systems that support them.