

Therapy for Children with Developmental Disabilities

SB45 and HB399

Currently, Missouri law requires insurance companies to cover medically necessary therapies for children with the developmental disability of an Autism Spectrum Disorder. This legislation would expand the statute, so all children with developmental disabilities would get insurance coverage for their medically necessary therapies.

THE ISSUE

- Currently, many insurance policies do not adequately cover habilitative therapies for children with developmental disabilities. Habilitative services support the learning of skills never developed due to the presence of a disability, and include therapies such as speech therapy, occupational therapy, physical therapy, and applied behavior analysis (ABA) therapy.
- These therapies are very expensive, easily running over \$100/session, with an individual needing 2-4 sessions each week. Many children with disabilities are not getting the therapies they need to learn or improve basic skills, including walking, talking, and self-care tasks.

IMPACT ON MISSOURI

In addition to improving the quality of life for thousands of Missouri children, the legislation would have an economic impact on our state.

Long Term Cost Savings

- Early intervention reduces the cost to our schools by minimizing the need for special education services. More children will come to school ready to learn.
- Children can learn daily life and social skills which will help them become contributing adult members of their communities. This is significantly cheaper for the state than adult care.

Support of Small Businesses in Rural and Urban Missouri

- This legislation would make it possible for more private therapy clinics to exist in both urban and rural parts of Missouri. Medicaid pays little for habilitative therapies and it is financially difficult for small therapy clinics to stay open. Having a guaranteed form of payment would encourage therapists and therapy companies to expand their service areas, reaching out into smaller, rural Missouri communities where services are currently lacking.

COST TO INSURANCE MEMBERS

- Based on data from DIFP's 2019 Autism Report, the PMPM (per member per month) claim cost increase would be less than \$.39.
- According to DIFP, the autism mandate "continues to have little appreciable impact on insurance premiums", but it has "been shown to dramatically reduce long-term costs for a significant proportion of individuals diagnosed with an ASD, and to significantly improve their quality of life." This legislation would have a similar impact. Autism Spectrum Disorders count for 50% of developmental disabilities in children. It is time to expand coverage to all developmental disabilities.

#TherapyForAllChildren

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