
HOUSE CONCURRENT RESOLUTION

REQUESTING THE LEGISLATIVE REFERENCE BUREAU TO CONDUCT A STUDY
ON REQUIRING INSURANCE COVERAGE FOR THE DIAGNOSIS AND
TREATMENT OF AUTISM SPECTRUM DISORDERS.

1 WHEREAS, autism is a complex developmental disability that
2 is considered a spectrum disorder by health care professionals
3 as individuals with autism spectrum disorders may share common
4 symptoms with others similarly diagnosed, but the severity of
5 their conditions can vary widely across the spectrum; and

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7 WHEREAS, autism spectrum disorders currently include
8 autistic disorder, Asperger syndrome, and pervasive
9 developmental disorder not otherwise specified, which is also
10 known as atypical autism; and

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12 WHEREAS, those affected by an autism spectrum disorder
13 usually show such symptoms as delays or difficulties with social
14 interaction and interpersonal skills and verbal and non-verbal
15 communication, and repetitive or obsessive behavior; and

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17 WHEREAS, symptoms of an autism spectrum disorder generally
18 begin before the age of three and can persist through adulthood;
19 and

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21 WHEREAS, health care professionals advise that early and
22 intensive treatment efforts, especially applied behavior
23 analysis, may greatly assist with developmental disabilities
24 related to autism spectrum disorders and prevent an affected
25 individual from becoming permanently dependent on family members
26 or a lifelong ward of the State; and

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28 WHEREAS, autism spectrum disorders are becoming
29 increasingly prevalent in Hawaii, and treatment for these
30 disorders places a huge financial burden on Hawaii families as



1 treatment is not presently covered by Hawaii health insurers;
2 and

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4 WHEREAS, extending insurance coverage to the diagnosis and
5 treatment of autism spectrum disorders would provide much needed
6 assistance to affected Hawaii families and improve the potential
7 for those with an autism spectrum disorder to live a more
8 productive life; and

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10 WHEREAS, the potential benefits to individuals with an
11 autism spectrum disorder and their families would equally
12 benefit the State by creating long-term savings as a result of
13 positive treatment outcomes that would seem to outweigh the
14 short-term costs; and

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16 WHEREAS, Senate Bill No. 2631, S.D. 2, introduced in the
17 Regular Session of 2012, proposes to require insurance coverage
18 for the diagnosis and treatment of autism spectrum disorders by
19 accident and health or sickness insurers, mutual benefit
20 societies, and health maintenance organizations; and

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22 WHEREAS, twenty-nine states currently require that health
23 insurers provide coverage for the treatment of autism spectrum
24 disorders, and there is now cost data available to study the
25 effect on insurance premiums of providing such treatment; and

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27 WHEREAS, in 2010, the federal Patient Protection and
28 Affordable Care Act was enacted, which requires that health
29 insurance exchanges offer insurance coverage for essential
30 health benefits, including behavioral health treatment; and

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32 WHEREAS, in 2009, the Auditor submitted a report to the
33 Governor and the Legislature entitled *Study of the Social and*
34 *Financial Impacts of Mandatory Health Insurance Coverage for the*
35 *Diagnosis and Treatment of Autism Spectrum Disorders*, an issue
36 which the Senate Committee on Ways and Means recently requested
37 the Auditor to revisit in consideration of the services proposed
38 by Senate Bill No. 2631, S.D. 2, Regular Session of 2012, and
39 the changes to insurance coverage required by the Patient
40 Protection and Affordable Care Act; now, therefore,



1 BE IT RESOLVED by the House of Representatives of the
2 Twenty-sixth Legislature of the State of Hawaii, Regular Session
3 of 2012, the Senate concurring, that the Legislative Reference
4 Bureau is requested to:

- 5
- 6 (1) Assess the impact of the Patient Protection and
7 Affordable Care Act on the proposal in Senate Bill No.
8 2631, S.D. 2, Regular Session of 2012, to require
9 insurance coverage for the diagnosis and treatment of
10 autism spectrum disorders by accident and health or
11 sickness insurers, mutual benefit societies, and
12 health maintenance organizations;
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- 14 (2) Assess the impact such an autism spectrum disorder
15 coverage mandate would have on programs financed by
16 the State, including but not limited to the Hawaii
17 Employer-Union Health Benefits Trust Fund and QUEST
18 programs;
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- 20 (3) Analyze the cost of providing insurance coverage for
21 autism spectrum disorders in Hawaii, based on actual
22 cost effects experienced in other states that require
23 such coverage, to the extent of available information;
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- 25 (4) Report information on the recommended clinical
26 guidelines made by organizations such as the American
27 Academy of Pediatrics, the United States Surgeon
28 General, the National Institute of Mental Health, or
29 the National Research Council for the treatment of
30 autism spectrum disorders; and
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- 32 (5) Provide information on the reported clinical
33 effectiveness of treatments for autism spectrum
34 disorders that are covered by insurance in states that
35 mandate coverage for autism treatments; and
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37 BE IT FURTHER RESOLVED that the Legislative Reference
38 Bureau is requested to report its findings and recommendations,
39 including any proposed legislation, to the Legislature no later
40 than twenty days prior to the convening of the Regular Session
41 of 2013; and



1 BE IT FURTHER RESOLVED that certified copies of this
2 Concurrent Resolution be transmitted to the Acting Director of
3 the Legislative Reference Bureau, the Insurance Commissioner,
4 and the Director of Health.

