

By: Representatives Eaton, Akins

To: Insurance

HOUSE BILL NO. 1317

1 AN ACT TO REQUIRE HEALTH INSURANCE POLICIES THAT PROVIDE
2 BENEFITS FOR NEUROLOGICAL DISORDERS TO PROVIDE COVERAGE FOR THE
3 TREATMENT OF AUTISM SPECTRUM DISORDERS; AND FOR RELATED PURPOSES.

4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

5 **SECTION 1.** (1) As used in this section, "autism spectrum
6 disorders" means neurological disorders, usually appearing in the
7 first three (3) years of a person's life, that affect normal brain
8 functions and are typically manifested by impairments in
9 communication and social interaction, as well as restrictive,
10 repetitive and stereotyped behaviors.

11 (2) A contract or policy of an insurer that provides
12 benefits for neurological disorders, whether under an individual
13 or group health insurance policy providing coverage on an
14 expense-incurred basis, an individual or group service contract
15 issued by a health maintenance organization, a self-insured group
16 arrangement to the extent not preempted by federal law or a
17 managed health care delivery entity of any type or description
18 shall provide benefits and coverage for treatment of autism
19 spectrum disorders that are at least as compressive as those
20 provided for other neurological disorders. These benefits and
21 coverage for treatment shall be provided to any person less than
22 twelve (12) years of age.

23 (3) Benefits provided for treatment of autism spectrum
24 disorders shall be subject to deductible and copayment
25 requirements and benefit limits that are no more stringent than
26 those established for the treatment of other neurological
27 disorders.

28 (4) An insurer that provides benefits for neurological
29 disorders shall not refuse to renew policies, reissue policies, or
30 otherwise terminate or restrict services to a person solely
31 because the person is diagnosed with an autism spectrum disorder.

32 (5) The provisions of this section shall not expand the type
33 or scope of treatment beyond that authorized for any other
34 diagnosed neurological disorder and shall be effective upon any
35 contract, policy or plan that is delivered, issued for delivery,
36 amended or renewed on or after January 1, 2008.

37 (6) Nothing in this section shall apply to accident-only,
38 specified disease, hospital indemnity, Medicare supplement,
39 long-term care, or other limited benefit hospital insurance
40 policies.

41 **SECTION 2.** This act shall take effect and be in force from
42 and after January 1, 2008.