

ARICA



What is ARICA?

ARICA is “An Act Relative to Insurance Coverage for Autism.” It went into effect in Massachusetts on January 1, 2011. Massachusetts is one of 24 states that have recently enacted such legislation. This new law requires that insured health plans cover “medically necessary” services for the diagnosis and treatment of autism spectrum disorders (ASD) as defined by the Diagnostic and Statistical Manual of Mental Disorders (DSM IV-TR).

Who can obtain services?

Children or adults of any age with a diagnosis of Autistic Disorder, Asperger’s Disorder, and Pervasive Developmental Disorders—Not Otherwise Specified (PPD-NOS) who have a medical need for services can obtain them through ARICA.

What services are covered by the ARICA law?

According to the Massachusetts Division of Insurance, insured health plans must now cover evidence-based, medically necessary autism services that are prescribed, provided, or ordered by a licensed physician or psychologist.

These services include:

- **Pharmacy care:** Refers to medications prescribed by a licensed physician. Also covers health-related services deemed “medically necessary” to determine the need for, or effectiveness of, prescription medications.
- **Psychiatric care:** Defined as direct or consultative services provided by a licensed psychiatrist.

ARICA in Massachusetts:

The new autism legislation in Massachusetts is very good news for individuals with autism spectrum disorder (ASD) and their families. It gives them increased access to treatments that offer the greatest likelihood of positive life outcomes: ABA and other evidence-based therapies.

- **Psychological care:** Defined as direct or consultative services provided by a psychologist.
- **Therapeutic care:** Includes services provided by licensed or certified speech, occupational, and physical therapists and/or social workers.
- **Habilitative or rehabilitative care:** Defined as professional, counseling, and guidance services as well as

evidence-based treatment programs such as applied behavior analysis (ABA).

What are ABA services and are they effective?

ABA services focus on positive reinforcement, teaching in small steps, prompting, and repeated practice. These services can be provided in home, school, or health settings. ABA has been endorsed by the National Institutes of Health and has been identified by the Surgeon General of the United States as the most effective way to treat ASD. According to the National Autism Center’s National Standards Report (2009), data collected through hundreds of studies indicate that ABA is a highly effective method to teach children and adolescents with ASD.

How soon will I be able to get autism services for my child?

How soon you will be able to access services depends upon the date your health plan is issued and/or renewed. For example, if your insurance plan’s open enrollment does not take place until next November, you will not be able to access services until then.

Which insurers are not impacted by this legislation?

- Companies with self-funded insurance plans are not required to provide this coverage. You may, however, ask your company to provide this coverage.
- MassHealth is not covered under the ARICA law; however, Massachusetts has a premium assistance program that allows MassHealth families to access private insurance. To access the premium assistance program, contact MassHealth Enrollment Center at 888.665.9993.

Which insured health plans are covered by the new law?

Participating health plans include Blue Cross, Celtic Care, Harvard Pilgrim, and United Behavioral Health (UBH).

Are there limitations on services covered by this new legislation?

The new law requires insured health plans to cover the diagnosis and treatment of ASD in exactly the same way they cover the diagnosis and treatment of physical conditions. This includes any annual or lifetime limitations imposed on dollars spent or visits covered. The law also makes it clear that there are no age restrictions for individuals in need of services.

How do I access services?

This varies by insurance company. For assistance in obtaining services, call Ashley McLeod at 781.437.1382, or e-mail info@mayinstitute.org.

To access services, you will need to:

- Fill out an intake packet.

- Return the packet with a copy of your child's diagnosis, recommendation for services, and a copy of your child's insurance card.
- May Institute staff will contact your insurance company to determine if and when you are eligible for services

Your diagnosis letter can come from your child's physician or licensed mental health provider.

Your referral or recommendation for ABA services can come from your child's primary care physician, psychiatrist, or psychologist.

May Institute offers free informational sessions—Accessing Autism Services: The New ARICA Law—on the new legislation. We are also available to offer this session to interested groups. Please contact us for more information.

Additional resources:

- Autism Insurance Resource Center (New England INDEX)
www.disabilityinfo.org/arica/
- National Standards Report for Evidence-based Practice (National Autism Center)
www.nationalautismcenter.org
- Information for Families with Self-Funded Health Insurance Plans (Autism Speaks)
www.autismvotes.org/site/c_frKNI3PCImE/b.5216011/k.1245/Selfinsured_Companies_and_Autism_Coverage.htm

www.mayinstitute.org

May Institute is a nonprofit organization that provides educational, rehabilitative, and behavioral healthcare services to individuals with autism spectrum disorders and other developmental disabilities, brain injury, mental illness, and behavioral health needs. Since its founding more than 55 years ago, May Institute has evolved into an award-winning national network that serves thousands of individuals and their families every year at nearly 200 service locations across the country. The Institute operates several schools for children and adolescents with autism and other developmental disabilities. They are located in Randolph, West Springfield, and Woburn, Massachusetts; and Santa Cruz, California.

For more information, contact May Institute at 800-778-7601 or info@mayinstitute.org.