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## Families, lawmakers push for autism coverage



*Kenny Kemp*

Linda Cather of Flemington holds the hand of her grandson, Owen Fick, 3, Tuesday at the state Capitol. Owen's family was among supporters of a bill to provide insurance coverage for autism services in the state. Owen has been undergoing therapy for more than a year that is not covered by his parent's insurance.

By [Veronica Nett](#)

CHARLESTON, W.Va. -- Families with children with autism are selling and mortgaging their homes or moving out of state because they cannot afford the care their child needs, advocates for insurance coverage for autism services said Tuesday.

These are families that have insurance and are paying into the system, yet they have to pay out-of-pocket to receive care for a diagnosed medical condition, said Sen. Evan Jenkins, D-Cabell and president of the West Virginia State Medical Association.

"It's time the Legislature looks these families in the eye and say we care," Jenkins said.

A group of about 30 supporters and parents of children with autism gathered at the state Capitol Complex Tuesday in support of a long-sought insurance proposal that would require West Virginia's public and private insurers to cover autism spectrum disorders.

The bipartisan bill is scheduled to go before the House of Delegates Thursday. A similar bill passed the Senate Banking and Insurance Committee on Tuesday.

"This is a medical condition and these families deserve coverage," said Delegate Barbara Fleischauer, D-Monongalia. "And we are going to do it this year."

The autism spectrum includes several neurological disorders marked by problems with communication, behavior and social skills. One in every 110 children in the United States has been diagnosed with autism, according to the federal Centers for Disease Control and Prevention.

At least 23 states, including neighboring Kentucky, Pennsylvania and Virginia, require insurers to



cover applied behavioral analysis, or ABA, therapy, Fleischauer said.

The 40 hour a week, intensive one-on-one therapy is an evidence-based treatment that has been scientifically proven to treat autism, said Carrie Fick, whose son is undergoing ABA therapy.

Fick and her husband are optometrists and own an optical store in Morgantown. She left the business to move to Wheeling for her son to receive therapy because services were limited in her hometown.

Her husband continues to run their business during the week, while she cares for their two children in Wheeling.

"It's very stressful, but it is a small price to pay to get him treatment, because there is light at the end of the tunnel," Fick said.

Her son, Owen, 3, was diagnosed with autism when he was 18 months. He's been undergoing ABA therapy for more than a year in Wheeling, and Fick said the changes are significant.

"He's a whole new little person," she said.

Before treatment, her son did not respond to any type of social stimulation and getting him to even look at another person was a challenge, Fick said. She feared she would never interact with her son.

On Tuesday, Owen happily walked the halls of the Capitol, smiling and chatting with his grandmother.

"All I can say is this is so necessary," Fick said. "It's crazy that this is not covered, but a child can be in a car accident and have neurological problems and be covered."

Her situation is similar to many families across the state, Fick said.

Only a handful of schools in West Virginia offer ABA therapy, which averages about \$30,000 to \$40,000 a year and can rise as high as \$70,000 a year, depending on the severity of the autism, said Lorri Unumb, a policy advisor with Autism Speaks.

Few families can afford therapy, and many are making huge sacrifices to get their children the treatment they need, said Susannah Grimm Poe, an associate professor and behavior analyst with West Virginia University Children's Hospital.

About 90 percent of children with autism show significant signs of improvement after a year of ABA therapy, and 30 to 50 percent lose the diagnoses of being autistic, Grimm Poe said.

"People don't realize how effective this treatment is," Fleischauer said. "This is a life-changing treatment."

The therapy also saves the state money in the long run, Fleischauer said. If these children are able to receive the treatment they need, they have a better chance of leading a full life and will not become a burden to the state or their families, she said. It will create jobs in ABA therapy, and keep families in the state, she said.

The House legislation would increase insurance premiums by about 75 cents a month, Unumb said.

The chamber's Finance Committee amended the proposed bill earlier this month to limit covered benefits to \$30,000 a year for children ages 3 to 6, and to \$1,000 per month for ages 7 to 18. The Senate version does not cap benefits.

The cap in the House bill would be among the most restrictive of the states that require autism insurance coverage, and cuts out families that may need more intensive therapy, Unumb said.

"It would be foolish to cap it so low that half of the kids can't get the services they need," she said.

She proposed a minimum of a \$50,000 cap to ensure that families receive the treatment they need for their children.

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