



Mandates don't work against, but for, consumers

By Jeff Raymond

State view

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— It's practically an article of faith that mandates to cover specific conditions, drugs and treatments increase costs and lead to a greater number of uninsured.

What's often overlooked is that mandates may, in the long run, save money.

Oklahoma has required insurers to cover the cost of diabetic testing and treatment since 1996. The cost of covering diabetic supplies pales in comparison to the cost of caring for diabetics who haven't managed the condition.

Consider breast cancer: A mammogram costs \$50 to \$150. The average cost of breast cancer treatment is more than \$20,000, according to the National Cancer Institute. Catching tumors early saves considerable money later, not to mention women's lives.

In 2006, according to state Health Department data, 67.7 percent of Oklahoma women over age 40 reported having had a mammogram during the previous two years. In 1996, 59.5 percent reported having had a mammogram during previous two years. In 1988 the number was 42.9 percent.

Required coverage of mammograms has been on the books in Oklahoma since 1988.

The increase in mammography rates has come about because of many factors, including better education and increased availability. But we owe it to ourselves to consider the effect of requiring the procedure to be covered.

Oklahoma's mandate count, 36, falls in the middle. Requirements range from hearing aids to well child care. Interestingly, some states that have far more mandates have more affordable insurance and/or a lower rate of uninsured.

Opponents of mandates focus on their aggregate cost. Yet pinning down the cost of mandates is notoriously difficult. Estimates are unreliable, as the wildly varying estimates of the cost of autism coverage have shown. We should begin looking at mandates as a reflection on the high cost and disappointing quality of health care rather than their cause. If health insurance companies would serve policyholders rather than block the care they seek, average Oklahomans wouldn't seek redress through the legislative process.

Insurance companies' routine refusal to cover common-sense medical care, especially cost-saving preventative care, has led to mandates. It's time for Oklahomans to look at mandates as a way to improve health care for much less cost than ultimately caring for the sick.

The huge shift in political support for mental health parity illustrates this. Many researchers now accept that it's cheaper to treat someone for mental illness than suffer lost work and productivity.

The National Association of Health Underwriters claims the more groups demand specialized mandates, the more "the train gets a full head of steam" and can't be stopped. Disease- and condition-specific lobbies will queue up and demand coverage as well.

The organization slips into old scare tactics. With health care premiums for an Oklahoma family increasing by 62 percent from 2000-2007, requiring more in return isn't asking too much.

Because coming up quickly with tens of thousands of dollars is impossible for most of us, the end result of requiring insurance companies to do less is to shift the cost to taxpayers.

Opponents of mandates argue that nothing is free. They're right: Someone pays for health care. It's just a question of whom — taxpayers or insurance companies.

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From: **AUTISM SPEAKS**



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FOR IMMEDIATE RELEASE

**AUTISM SPEAKS ENDORSES ALASKA
AUTISM INSURANCE REFORM BILL**

**House Bill 187 Would End Health Care Discrimination Against Children
with Autism by Requiring Coverage of Diagnosis and Treatment**

Juneau, AK (March 19, 2009) – Autism Speaks, the nation's largest autism advocacy organization, today announced its support for House Bill 187, also known as the autism insurance reform bill. The legislation would require private health insurance companies to cover the diagnosis, testing and treatment of autism spectrum disorder (ASD). The maximum benefit would be \$36,000 per year.

Sponsored in the Alaska State House of Representatives by State Representative Pete Petersen (D-19) HB 187 includes coverage of Applied Behavior Analysis (ABA), an evidence-based, medically-necessary autism therapy.

"We applaud and thank Representative Petersen for his leadership on this issue of critical concern to thousands of Alaska families," said Elizabeth Emken, Autism Speaks Vice President of Government Relations. "Autism Speaks joins Alaska's autism community in calling on the legislature to pass HB 187 and join the growing number of states that have ended healthcare discrimination against children with autism."

Most states do not require private insurance companies to cover even essential autism treatments and services. In the absence of coverage, families often pay as much as they can out-of-pocket for services that can cost upwards of \$50,000 per year. In the process, many risk their homes and the educations of their unaffected children – essentially mortgaging their entire futures.

Eight states – Arizona, Florida, Louisiana, Illinois, Indiana, Pennsylvania, South Carolina and Texas -- have enacted autism insurance reform legislation. Several other state legislatures will vote on similar legislation during the current session.

To learn more about Autism Votes, an initiative of Autism Speaks focused on federal and state legislative advocacy, please visit www.autismvotes.org.

About Autism

Autism is a complex brain disorder that inhibits a person's ability to communicate and develop social relationships, and is often accompanied by behavioral challenges. Autism spectrum disorders are diagnosed in one in 150 children in the United States, affecting four times as many boys as girls. The prevalence of autism has increased tenfold in the last decade. The Centers for Disease Control and Prevention have called autism a national public health crisis whose cause and cure remain unknown.

About Autism Speaks

Autism Speaks is dedicated to increasing awareness of autism spectrum disorders, to funding research into the causes, prevention and treatments for autism, and to advocating for the needs of individuals with autism and their families. It was founded in February 2005 by Suzanne and Bob Wright, the grandparents of a child with autism. Bob Wright is Senior Advisor at Lee Equity Partners and served as vice chairman, General Electric, and chief executive officer of NBC and NBC Universal for more than twenty years. Autism Speaks merged with both the National Alliance for Autism Research (NAAR) and Cure Autism Now (CAN), bringing together the nation's three leading autism advocacy organizations. To learn more about Autism Speaks, please visit www.autismspeaks.org

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