

## **IC 27-8-14.2**

### **Chapter 14.2. Insurance Coverage for Pervasive Developmental Disorders**

#### **IC 27-8-14.2-1**

##### **"Accident and sickness insurance policy" defined**

Sec. 1. (a) As used in this chapter, "accident and sickness insurance policy" means an insurance policy that provides one (1) or more of the types of insurance described in IC 27-1-5-1, classes 1(b) and 2(a).

(b) The term does not include the following:

- (1) Accident only, credit, dental, vision, Medicare supplement, long term care, or disability income insurance.
- (2) Coverage issued as a supplement to liability insurance.
- (3) Worker's compensation or similar insurance.
- (4) Automobile medical payment insurance.
- (5) A specified disease policy.
- (6) A short term insurance plan that:
  - (A) may not be renewed; and
  - (B) has a duration of not more than six (6) months.
- (7) A policy that provides indemnity benefits not based on any expense incurred requirement, including a plan that provides coverage for:
  - (A) hospital confinement, critical illness, or intensive care; or
  - (B) gaps for deductibles or copayments.
- (8) A supplemental plan that always pays in addition to other coverage.
- (9) A student health plan.
- (10) An employer sponsored health benefit plan that is:
  - (A) provided to individuals who are eligible for Medicare; and
  - (B) not marketed as, or held out to be, a Medicare supplement policy.

*As added by P.L.148-2001, SEC.2. Amended by P.L.173-2007, SEC.32.*

#### **IC 27-8-14.2-2**

##### **"Insured" defined**

Sec. 2. As used in this chapter, "insured" means an individual who is entitled to coverage under a policy of accident and sickness insurance.

*As added by P.L.148-2001, SEC.2.*

#### **IC 27-8-14.2-3**

##### **"Autism spectrum disorder"**

Sec. 3. As used in this chapter, "autism spectrum disorder" means a neurological condition, including Asperger's syndrome and autism, as defined in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders of the American Psychiatric Association.

*As added by P.L.148-2001, SEC.2. Amended by P.L.188-2013, SEC.21.*

#### **IC 27-8-14.2-4**

##### **Group coverage required**

Sec. 4. (a) An accident and sickness insurance policy that is issued on a group basis must provide coverage for the treatment of an autism spectrum disorder of an insured. Coverage provided under this section is limited to treatment that is prescribed by the insured's treating physician in accordance with a treatment plan. An insurer may not deny or refuse to issue coverage on, refuse to contract with, or refuse to renew, refuse to reissue, or otherwise terminate or restrict coverage on an individual under an insurance policy solely because the individual is diagnosed with an autism spectrum disorder.

(b) The coverage required under this section may not be subject to dollar limits, deductibles, or coinsurance provisions that are less favorable to an insured than the dollar limits, deductibles, or coinsurance provisions that apply to physical illness generally under the accident and sickness insurance policy.

*As added by P.L.148-2001, SEC.2. Amended by P.L.188-2013, SEC.22.*

#### **IC 27-8-14.2-5**

##### **Individual coverage required**

Sec. 5. (a) An insurer that issues an accident and sickness insurance policy on an individual basis must offer to provide coverage for the treatment of an autism spectrum disorder of an insured. Coverage provided under this section is limited to treatment that is prescribed by the insured's treating physician in accordance with a treatment plan. An insurer may not deny or refuse to issue coverage on, refuse to contract with, or refuse to renew, refuse to reissue, or otherwise terminate or restrict coverage on an individual under an insurance policy solely because the individual is diagnosed with an autism spectrum disorder.

(b) The coverage that must be offered under this section may not be subject to dollar limits, deductibles, or coinsurance provisions that are less favorable to an insured than the dollar limits, deductibles, or coinsurance provisions that apply to physical illness generally under the accident and sickness insurance policy.

*As added by P.L.148-2001, SEC.2. Amended by P.L.188-2013, SEC.23.*