

**First Regular Session
Sixty-seventh General Assembly
STATE OF COLORADO**

REENGROSSED

*This Version Includes All Amendments
Adopted in the House of Introduction*

LLS NO. 09-0894.01 Debbie Haskins

SENATE BILL 09-244

SENATE SPONSORSHIP

Shaffer B.,

HOUSE SPONSORSHIP

Primavera,

Senate Committees

Health and Human Services
Appropriations

House Committees

A BILL FOR AN ACT

101 **CONCERNING HEALTH INSURANCE BENEFITS FOR THE TREATMENT OF**
102 **AUTISM SPECTRUM DISORDERS.**

Bill Summary

(Note: This summary applies to this bill as introduced and does not necessarily reflect any amendments that may be subsequently adopted.)

Directs that all individual and group sickness and accident insurance policies, health service or indemnity contracts, and managed care plans providing coverage in Colorado (policy or policies) that are issued or renewed on or after July 1, 2010, shall provide coverage for the assessment, diagnosis, and treatment of autism spectrum disorders (ASD). Defines what type of coverage is required for the treatment of ASD, including applied behavior analysis. States that nothing in the statute

Shading denotes HOUSE amendment. Double underlining denotes SENATE amendment.

Capital letters indicate new material to be added to existing statute.

Dashes through the words indicate deletions from existing statute.

SENATE
3rd Reading Unamended
April 27, 2009

SENATE
Amended 2nd Reading
April 24, 2009

shall be construed to require or permit a carrier to reduce benefits provided for ASD if a policy already provides coverage that exceeds the requirements of the statute and that nothing shall be construed to prevent an insurance carrier from increasing benefits provided for ASD. States that nothing in the statute shall be construed to limit coverage for physical or mental health benefits covered under a policy.

States that coverage for ASD is subject to the same copayment, deductible, and coinsurance provisions that are applicable under the policy for other medical services for physical injury or sickness covered by the policy. Directs that benefits provided by an insurance carrier for care or treatment of a health condition not diagnosed as ASD are not to be applied toward any ASD maximum benefit amount established under the policy.

Prohibits a carrier from denying or refusing to provide otherwise covered services, refusing to renew or reissue, or otherwise restricting or terminating coverage under a policy to an individual because the individual or his or her dependent is diagnosed with ASD or due to utilization of services for which coverage is mandated. Requires prescribed treatment to be continued during a treatment review or appeal of a decision regarding treatment.

Specifies that services for the treatment of ASD are the primary services for a child who is also eligible for early intervention services, and that early intervention services supplement, but do not replace, services provided under the required coverage for ASD.

Makes issuance or renewal of a policy that excludes coverage for the assessment, diagnosis, and treatment of ASD by an insurance carrier that is subject to the mandated coverage requirement for the treatment for ASD an unfair method of competition and unfair or deceptive act or practice in the business of insurance.

Repeals the statute that provides that treatment for autism was not mandated and, if covered by a policy, was not to be treated as a mental illness.

1 *Be it enacted by the General Assembly of the State of Colorado:*

2 **SECTION 1. Legislative declaration.** The general assembly
3 acknowledges that when mandated coverages are added to private
4 insurance plans that the services covered by the children's basic health
5 plan and the health benefit plans for state employees are often adjusted
6 and revised to include such mandated coverages. However, the general
7 assembly hereby declares that due to the budgetary issues facing the state

1 of Colorado during fiscal years 2008-09 and 2009-10, the general
2 assembly cannot at this time fund an expansion of the children's basic
3 health plan and the health benefits plans for state employees to include
4 comparable provisions. It is the hope that such programs may be able to
5 include comparable services for autism spectrum disorders in the future.

6 **SECTION 2.** 10-16-104 (1.3), Colorado Revised Statutes, is
7 amended BY THE ADDITION OF A NEW PARAGRAPH to read:

8 **10-16-104. Mandatory coverage provisions - definitions.**

9 **(1.3) Early intervention services.** (f) EARLY INTERVENTION SERVICES
10 SHALL BE PROVIDED AS SPECIFIED IN THE ELIGIBLE CHILD'S IFSP, AND
11 SUCH SERVICES SHALL NOT DUPLICATE OR REPLACE TREATMENT FOR
12 AUTISM SPECTRUM DISORDERS PROVIDED IN ACCORDANCE WITH
13 SUBSECTION (1.4) OF THIS SECTION. SERVICES FOR THE TREATMENT OF
14 AUTISM SPECTRUM DISORDERS PROVIDED IN ACCORDANCE WITH
15 SUBSECTION (1.4) OF THIS SECTION SHALL BE CONSIDERED THE PRIMARY
16 SERVICE TO AN ELIGIBLE CHILD, AND EARLY INTERVENTION SERVICES
17 PROVIDED UNDER THIS SUBSECTION (1.3) SHALL SUPPLEMENT, BUT NOT
18 REPLACE, SERVICES PROVIDED UNDER SUBSECTION (1.4) OF THIS SECTION.

19 **SECTION 3.** 10-16-104, Colorado Revised Statutes, is amended
20 BY THE ADDITION OF A NEW SUBSECTION to read:

21 **10-16-104. Mandatory coverage provisions - definitions.**

22 **(1.4) Autism spectrum disorders.** (a) AS USED IN THIS SUBSECTION
23 (1.4), UNLESS THE CONTEXT OTHERWISE REQUIRES:

24 (I) "APPLIED BEHAVIOR ANALYSIS" MEANS THE USE OF BEHAVIOR
25 ANALYTIC METHODS AND RESEARCH FINDINGS TO CHANGE SOCIALLY
26 IMPORTANT BEHAVIORS IN MEANINGFUL WAYS.

27 (II) "AUTISM SERVICES PROVIDER" MEANS ANY PERSON WHO IS AN

1 APPROPRIATELY QUALIFIED HEALTH CARE PROFESSIONAL AS DEFINED BY
2 RULES OF THE COMMISSIONER AND WHO PROVIDES SERVICES AS DESCRIBED
3 IN SUBPARAGRAPHS (IX) TO (XII) OF THIS PARAGRAPH (a) AS MEDICALLY
4 NECESSARY FOR THE TREATMENT OF AUTISM SPECTRUM DISORDERS. THE
5 COMMISSIONER SHALL ADOPT REASONABLE RULES THAT SET FORTH THE
6 QUALIFICATIONS FOR AUTISM SERVICES PROVIDERS, INCLUDING THE
7 EDUCATIONAL AND EXPERIENCE QUALIFICATIONS FOR PERSONS WHO
8 PROVIDE DIAGNOSES OF AUTISM SPECTRUM DISORDERS AND PROVIDE
9 TREATMENT FOR AUTISM SPECTRUM DISORDERS, INCLUDING APPLIED
10 BEHAVIOR ANALYSIS.

11 (III) "AUTISM SPECTRUM DISORDERS" OR "ASD" INCLUDES THE
12 FOLLOWING NEUROBIOLOGICAL DISORDERS: AUTISTIC DISORDER,
13 ASPERGER'S DISORDER, AND ATYPICAL AUTISM AS A DIAGNOSIS WITHIN
14 PERVASIVE DEVELOPMENTAL DISORDER NOT OTHERWISE SPECIFIED, AS
15 DEFINED IN THE MOST RECENT EDITION OF THE DIAGNOSTIC AND
16 STATISTICAL MANUAL OF MENTAL DISORDERS, AT THE TIME OF THE
17 DIAGNOSIS.

18 (IV) "HEALTH BENEFIT PLAN" SHALL HAVE THE SAME MEANING AS
19 PROVIDED IN SECTION 10-16-102 (21). IN ADDITION, THE TERM "HEALTH
20 BENEFIT PLAN", AS USED IN THIS SUBSECTION (1.4), EXCLUDES
21 SHORT-TERM LIMITED DURATION HEALTH INSURANCE POLICIES AS DEFINED
22 IN SECTION 10-16-102 (21) (b).

23 (V) "INDIVIDUALIZED EDUCATION PLAN" SHALL HAVE THE SAME
24 MEANING AS PROVIDED IN SECTION 22-20-103, C.R.S.

25 (VI) "INDIVIDUALIZED FAMILY SERVICE PLAN" SHALL HAVE THE
26 SAME MEANING AS PROVIDED IN SECTION 27-10.5-102, C.R.S.

27 (VII) "INDIVIDUALIZED PLAN" SHALL HAVE THE SAME MEANING AS

1 PROVIDED IN SECTION 27-10.5-102, C.R.S.

2

3 (VIII) "PHARMACY CARE" MEANS MEDICATIONS PRESCRIBED BY A
4 PHYSICIAN LICENSED BY THE STATE BOARD OF MEDICAL EXAMINERS
5 UNDER THE "COLORADO MEDICAL PRACTICE ACT", ARTICLE 36 OF TITLE
6 12, C.R.S.

7

8 (IX) "PSYCHIATRIC CARE" MEANS DIRECT OR CONSULTATIVE
9 SERVICES PROVIDED BY A PSYCHIATRIST LICENSED BY THE STATE BOARD
10 OF MEDICAL EXAMINERS UNDER THE "COLORADO MEDICAL PRACTICE
11 ACT", ARTICLE 36 OF TITLE 12, C.R.S.

12 (X) "PSYCHOLOGICAL CARE" MEANS DIRECT OR CONSULTATIVE
13 SERVICES PROVIDED BY A PSYCHOLOGIST LICENSED BY THE STATE BOARD
14 OF PSYCHOLOGIST EXAMINERS PURSUANT TO PART 3 OF ARTICLE 43 OF
15 TITLE 12, C.R.S., OR A SOCIAL WORKER LICENSED BY THE STATE BOARD OF
16 SOCIAL WORK EXAMINERS PURSUANT TO PART 4 OF ARTICLE 43 OF TITLE
17 12, C.R.S.

18 (XI) "THERAPEUTIC CARE" MEANS SERVICES PROVIDED BY A
19 SPEECH THERAPIST, AN OCCUPATIONAL THERAPIST REGISTERED TO
20 PRACTICE OCCUPATIONAL THERAPY PURSUANT TO ARTICLE 40.5 OF TITLE
21 12, C.R.S., A PHYSICAL THERAPIST LICENSED TO PRACTICE PHYSICAL
22 THERAPY PURSUANT TO ARTICLE 41 OF TITLE 12, C.R.S., OR AN AUTISM
23 SERVICES PROVIDER WHO IS AN APPROPRIATELY QUALIFIED HEALTH CARE
24 PROFESSIONAL AS DEFINED BY RULE OF THE COMMISSIONER. THERAPEUTIC
25 CARE INCLUDES, BUT IS NOT LIMITED TO, SPEECH, OCCUPATIONAL, AND
26 APPLIED BEHAVIOR ANALYTIC AND PHYSICAL THERAPIES.

27 (XII) "TREATMENT FOR AUTISM SPECTRUM DISORDERS" SHALL BE

1 FOR TREATMENTS THAT ARE MEDICALLY NECESSARY, APPROPRIATE,
2 EFFECTIVE, OR EFFICIENT. THE TREATMENTS LISTED IN THIS
3 SUBPARAGRAPH (XII) ARE FOUND TO BE MEDICALLY NECESSARY,
4 APPROPRIATE, EFFECTIVE, OR EFFICIENT. "TREATMENT FOR AUTISM
5 SPECTRUM DISORDERS" SHALL INCLUDE, BUT IS NOT LIMITED TO THE
6 FOLLOWING:

7 (A) EVALUATION AND ASSESSMENT SERVICES;

8 (B) BEHAVIOR TRAINING AND BEHAVIOR MANAGEMENT AND
9 APPLIED BEHAVIOR ANALYSIS, INCLUDING BUT NOT LIMITED TO
10 CONSULTATIONS, DIRECT CARE, SUPERVISION, OR TREATMENT, OR ANY
11 COMBINATION THEREOF, FOR AUTISM SPECTRUM DISORDERS PROVIDED BY
12 AUTISM SERVICES PROVIDERS.

13 (C) HABILITATIVE OR REHABILITATIVE CARE, INCLUDING, BUT NOT
14 LIMITED TO, OCCUPATIONAL THERAPY, PHYSICAL THERAPY, OR SPEECH
15 THERAPY, OR ANY COMBINATION OF THOSE THERAPIES. FOR A PERSON
16 WHO IS ALSO COVERED UNDER SUBSECTION (1.7) OF THIS SECTION, THE
17 LEVEL OF BENEFITS FOR OCCUPATIONAL THERAPY, PHYSICAL THERAPY, OR
18 SPEECH THERAPY SHALL EXCEED THE LIMIT OF TWENTY VISITS FOR EACH
19 THERAPY IF SUCH THERAPY IS MEDICALLY NECESSARY TO TREAT AUTISM
20 SPECTRUM DISORDERS UNDER THIS SUBSECTION (1.4).

21 (D) PHARMACY CARE AND MEDICATION, IF COVERED BY THE
22 HEALTH BENEFIT PLAN;

23 (E) PSYCHIATRIC CARE;

24 (F) PSYCHOLOGICAL CARE, INCLUDING FAMILY COUNSELING; AND

25 (G) THERAPEUTIC CARE.

26 (XIII) "TREATMENT PLAN" MEANS A PLAN DEVELOPED FOR AN
27 INDIVIDUAL BY AN APPROPRIATELY QUALIFIED HEALTH CARE

1 PROFESSIONAL AS DEFINED BY RULE OF THE COMMISSIONER AND
2 PRESCRIBED BY A LICENSED PHYSICIAN OR A LICENSED PSYCHOLOGIST
3 PURSUANT TO A COMPREHENSIVE EVALUATION OR REEVALUATION FOR AN
4 INDIVIDUAL CONSISTING OF THE INDIVIDUAL'S DIAGNOSIS; PROPOSED
5 TREATMENT BY TYPE, FREQUENCY, AND ANTICIPATED TREATMENT; THE
6 ANTICIPATED OUTCOMES STATED AS GOALS; AND THE FREQUENCY BY
7 WHICH THE TREATMENT PLAN WILL BE UPDATED. THE LICENSED
8 PHYSICIAN, ACTING WITHIN THE SCOPE OF PRACTICE AS DEFINED IN
9 ARTICLE 36 OF TITLE 12, C.R.S., OR THE LICENSED PSYCHOLOGIST, ACTING
10 WITHIN THE SCOPE OF PRACTICE AS DEFINED IN PART 3 OF ARTICLE 43 OF
11 TITLE 12, C.R.S., SHALL DETERMINE WHAT IS MEDICALLY NECESSARY OR
12 IS A MEDICAL NECESSITY ON AN INDIVIDUAL BASIS. THE TREATMENT PLAN
13 SHALL BE DEVELOPED IN ACCORDANCE WITH THE PATIENT-CENTERED
14 MEDICAL HOME AS DEFINED IN SECTION 25.5-1-103 (5.5), C.R.S.

15 (b) (I) ON OR AFTER JULY 1, 2010, ALL HEALTH BENEFIT PLANS
16 ISSUED OR RENEWED IN THIS STATE SHALL PROVIDE COVERAGE FOR THE
17 ASSESSMENT, DIAGNOSIS, AND TREATMENT OF AUTISM SPECTRUM
18 DISORDERS. FOR A CHILD FROM BIRTH THROUGH TEN YEARS OF AGE UP TO,
19 BUT NOT INCLUDING, ELEVEN YEARS OF AGE, THE ANNUAL MAXIMUM
20 BENEFIT FOR AUTISM SPECTRUM DISORDERS SHALL BE IN AN AMOUNT NOT
21 TO EXCEED SIXTY-FIVE THOUSAND DOLLARS; FOR A CHILD ELEVEN YEARS
22 OF AGE OR OLDER AND UNDER TWENTY-ONE YEARS OF AGE, THE ANNUAL
23 MAXIMUM BENEFIT FOR AUTISM SPECTRUM DISORDERS SHALL BE IN AN
24 AMOUNT NOT TO EXCEED TWENTY THOUSAND DOLLARS; AND FOR PERSONS
25 TWENTY-ONE YEARS OF AGE OR OLDER UNTIL THE PERSON IS ELIGIBLE FOR
26 MEDICARE, THE ANNUAL MAXIMUM BENEFIT FOR AUTISM SPECTRUM
27 DISORDERS SHALL BE IN AN AMOUNT NOT TO EXCEED FIFTEEN THOUSAND

1 DOLLARS.

2 (II) NOTHING IN THIS SUBSECTION (1.4) SHALL BE CONSTRUED TO:

3 (A) REQUIRE OR PERMIT A CARRIER TO REDUCE BENEFITS
4 PROVIDED FOR AUTISM SPECTRUM DISORDERS IF A HEALTH BENEFIT PLAN
5 ALREADY PROVIDES COVERAGE THAT EXCEEDS THE REQUIREMENTS OF
6 THIS SUBSECTION (1.4);

7 (B) PREVENT A CARRIER FROM INCREASING BENEFITS PROVIDED
8 FOR AUTISM SPECTRUM DISORDERS; OR

9 (C) LIMIT COVERAGE FOR PHYSICAL OR MENTAL HEALTH BENEFITS
10 COVERED UNDER A HEALTH BENEFIT PLAN.

11 (c) TREATMENT FOR AUTISM SPECTRUM DISORDERS SHALL BE
12 PRESCRIBED OR ORDERED BY A LICENSED PHYSICIAN OR LICENSED
13 PSYCHOLOGIST. ==

14 (d) A HEALTH BENEFIT PLAN OFFERED TO RESIDENTS OF THIS STATE
15 PROVIDING BASIC HEALTH CARE SERVICES THAT IS DELIVERED, ISSUED FOR
16 DELIVERY, OR RENEWED IN THIS STATE SHALL NOT EXCLUDE AUTISM
17 SPECTRUM DISORDERS OR IMPOSE ADDITIONAL REQUIREMENTS FOR
18 AUTHORIZATION OF SERVICES THAT OPERATE TO EXCLUDE COVERAGE FOR
19 THE ASSESSMENT, DIAGNOSIS, AND TREATMENT OF AUTISM SPECTRUM
20 DISORDERS. A VIOLATION OF THIS PARAGRAPH (d) SHALL BE AN UNFAIR
21 AND DECEPTIVE PRACTICE PURSUANT TO SECTION 10-3-1104 (1) (gg).

22 (e) EXCEPT AS OTHERWISE PROVIDED IN PARAGRAPH (b) OF THIS
23 SUBSECTION (1.4), THE COVERAGE REQUIRED UNDER THIS SUBSECTION
24 (1.4) SHALL NOT BE SUBJECT TO DOLLAR LIMITS, DEDUCTIBLES, OR
25 COINSURANCE PROVISIONS THAT ARE LESS FAVORABLE TO AN INSURED
26 THAN THE DOLLAR LIMITS, DEDUCTIBLES, OR COINSURANCE PROVISIONS
27 THAT APPLY TO PHYSICAL ILLNESS GENERALLY UNDER THE HEALTH

1 BENEFIT PLAN.

2 (f) BENEFITS PROVIDED BY A CARRIER ON BEHALF OF A COVERED
3 INDIVIDUAL FOR ANY CARE, TREATMENT, INTERVENTION, SERVICE, OR
4 ITEM, THE PROVISION OF WHICH WAS FOR THE TREATMENT OF A HEALTH
5 CONDITION NOT DIAGNOSED AS AN AUTISM SPECTRUM DISORDER, SHALL
6 NOT BE APPLIED TOWARD ANY MAXIMUM BENEFIT AMOUNT ESTABLISHED
7 UNDER THIS SUBSECTION (1.4).

8 (g) A CARRIER MAY NOT DENY OR REFUSE TO PROVIDE OTHERWISE
9 COVERED SERVICES, REFUSE TO ISSUE, RENEW, OR REISSUE, OR OTHERWISE
10 RESTRICT OR TERMINATE COVERAGE UNDER A HEALTH BENEFIT PLAN
11 BECAUSE THE INDIVIDUAL OR HIS OR HER COVERED DEPENDENT IS
12 DIAGNOSED WITH AN AUTISM SPECTRUM DISORDER OR DUE TO THE
13 INDIVIDUAL'S OR DEPENDENT'S UTILIZATION OF SERVICES FOR WHICH
14 BENEFITS ARE MANDATED BY THIS SUBSECTION (1.4).

15 (h) UPON REQUEST OF THE CARRIER, AN AUTISM SERVICES
16 PROVIDER SHALL FURNISH MEDICAL RECORDS, CLINICAL NOTES, OR OTHER
17 NECESSARY DATA THAT SUBSTANTIATE THAT CONTINUED MEDICAL
18 TREATMENT IS MEDICALLY NECESSARY AND CONSISTENT WITH THE GOALS
19 OF THE INDIVIDUALIZED TREATMENT PLAN. WHEN TREATMENT IS
20 ANTICIPATED TO REQUIRE CONTINUED SERVICES TO ACHIEVE PROGRESS,
21 THE CARRIER MAY REQUEST A TREATMENT PLAN. EXCEPT FOR INPATIENT
22 SERVICES, A CARRIER SHALL HAVE THE RIGHT TO REQUEST A REVIEW OF
23 THE TREATMENT PLAN ONCE EVERY SIX MONTHS, THE COST OF WHICH
24 SHALL BE BORNE BY THE AUTISM SERVICES PROVIDER. IF THE CARRIER
25 REQUESTS A REVIEW MORE FREQUENTLY THAN SIX MONTHS, THE AUTISM
26 SERVICES PROVIDER MAY BILL THE CARRIER FOR THE REASONABLE COSTS
27 ASSOCIATED WITH GENERATING ADDITIONAL REPORTS. DURING THE

1 PENDENCY OF ANY TREATMENT REVIEW OR ANY APPEAL OF A DECISION
2 REGARDING TREATMENT, A CARRIER SHALL NOT SUSPEND OR TERMINATE
3 COVERAGE, AND THE CARRIER SHALL CONTINUE TO COVER THE
4 PRESCRIBED TREATMENT UNTIL THERE IS A RESOLUTION OF THE
5 TREATMENT REVIEW OR THE APPEAL.

6 (i) WHEN MAKING A DETERMINATION THAT A TREATMENT
7 MODALITY FOR AUTISM SPECTRUM DISORDERS IS MEDICALLY NECESSARY,
8 A CARRIER SHALL MAKE THE DETERMINATION IN A MANNER THAT IS
9 CONSISTENT WITH THE MANNER USED TO MAKE THAT DETERMINATION
10 WITH RESPECT TO OTHER DISEASES OR ILLNESSES COVERED UNDER THE
11 HEALTH BENEFIT PLAN, INCLUDING AN APPEALS PROCESS. A CARRIER
12 SHALL NOT DENY COVERAGE FOR APPLIED BEHAVIOR ANALYSIS OR FOR
13 PHYSICAL, SPEECH, OR OCCUPATIONAL THERAPY FOR TREATMENT OF
14 AUTISM SPECTRUM DISORDERS ON THE GROUNDS THAT IT IS NOT
15 MEDICALLY NECESSARY UNLESS IT HAS COMPLETED A TREATMENT REVIEW
16 WITHIN SIXTY DAYS PRECEDING THE DENIAL. SUCH TREATMENT REVIEW
17 SHALL BE CONDUCTED BY A PHYSICIAN WITH EXPERTISE IN THE MOST
18 CURRENT AND EFFECTIVE TREATMENT MODALITIES FOR AUTISM SPECTRUM
19 DISORDERS.

20 (j) NOTHING IN THIS SUBSECTION (1.4) SHALL BE CONSTRUED AS
21 AFFECTING ANY OBLIGATION TO PROVIDE SERVICES TO AN INDIVIDUAL
22 UNDER AN INDIVIDUALIZED FAMILY SERVICE PLAN, AN INDIVIDUALIZED
23 EDUCATION PROGRAM, OR AN INDIVIDUALIZED PLAN. THE SERVICES
24 REQUIRED TO BE COVERED BY THIS SUBSECTION (1.4) SHALL BE IN
25 ADDITION TO ANY SERVICES PROVIDED TO AN INDIVIDUAL UNDER AN
26 INDIVIDUALIZED FAMILY SERVICE PLAN, AN INDIVIDUALIZED EDUCATION
27 PROGRAM, OR AN INDIVIDUALIZED PLAN.

1 (k) COVERAGE UNDER THIS SUBSECTION (1.4) IS SUBJECT TO ALL
2 TERMS AND CONDITIONS, DEFINITIONS, RESTRICTIONS, EXCLUSIONS, AND
3 LIMITATIONS THAT APPLY TO ANY OTHER COVERAGE UNDER THE HEALTH
4 BENEFIT PLAN, INCLUDING THE TREATMENT UNDER THE HEALTH BENEFIT
5 PLAN OF SERVICES PERFORMED BY PARTICIPATING AND NONPARTICIPATING
6 PROVIDERS.

7 **SECTION 4.** 10-16-104.5, Colorado Revised Statutes, is
8 amended to read:

9 **10-16-104.5. Autism - treatment - not mental illness.** (1) Any
10 sickness and accident insurance policy providing indemnity for disability
11 due to sickness issued by an entity subject to the provisions of part 2 of
12 this article and any individual or group service or indemnity contracts
13 POLICIES issued by an entity subject to the provisions of part 3 or 4 of this
14 article which provide coverage for autism shall provide such coverage in
15 the same manner as for any other accident or sickness, other than mental
16 illness, otherwise covered under such policy.

17 (2) Nothing in this section shall mandate or be construed or
18 interpreted to mandate that any INDIVIDUAL policy hospital service or
19 indemnity contract, or evidence of coverage must provide coverage for
20 autism.

21 (3) NOTHING IN THIS SECTION SHALL PROHIBIT OR PREVENT A
22 PERSON WITH AN AUTISM SPECTRUM DISORDER FROM RECEIVING MENTAL
23 HEALTH BENEFITS IN HIS OR HER HEALTH BENEFIT PLAN.

24 **SECTION 5.** 10-3-1104 (1), Colorado Revised Statutes, is
25 amended BY THE ADDITION OF A NEW PARAGRAPH to read:

26 **10-3-1104. Unfair methods of competition and unfair or**
27 **deceptive acts or practices.** (1) The following are defined as unfair

1 methods of competition and unfair or deceptive acts or practices in the
2 business of insurance:

3 (gg) ISSUING OR RENEWING A HEALTH BENEFIT PLAN AS DEFINED
4 IN SECTION 10-16-104 (1.4) (a) (IV) THAT IS SUBJECT TO THE
5 REQUIREMENTS OF SECTION 10-16-104 (1.4) IF THE HEALTH BENEFIT PLAN
6 EXCLUDES AUTISM SPECTRUM DISORDERS OR IMPOSES ADDITIONAL
7 REQUIREMENTS FOR AUTHORIZATION OF SERVICES THAT OPERATE TO
8 EXCLUDE COVERAGE FOR THE ASSESSMENT, DIAGNOSIS, AND TREATMENT
9 OF AUTISM SPECTRUM DISORDERS.

10 SECTION 6. 24-50-605 (1) (f), Colorado Revised Statutes, is
11 amended to read:

12 24-50-605. Group benefit plans - specifications - contracts.
13 (1) (f) (I) EXCEPT AS OTHERWISE PROVIDED IN SUBPARAGRAPH (II) OF
14 THIS PARAGRAPH (f), the specifications drawn by the director for any
15 group benefit plans shall include the mandated coverages required by
16 section 10-16-104, C.R.S. The director shall provide to the legislative
17 committee of reference a financial impact statement for any proposed
18 mandated coverage that relates to either the state's share of the employee
19 benefit premium or the state employee's share of the premium.

20 (II) THE SPECIFICATIONS DRAWN BY THE DIRECTOR FOR ANY
21 GROUP BENEFIT PLANS SHALL NOT INCLUDE THE MANDATED COVERAGE
22 SPECIFIED IN SECTION 10-16-104 (1.4), C.R.S. IN ADDITION, NOTHING IN
23 THIS SECTION OR ANY OTHER STATE LAW SHALL BE CONSTRUED TO MAKE
24 THE MANDATED COVERAGE SPECIFIED IN SECTION 10-16-104 (1.4), C.R.S.,
25 APPLY TO HEALTH BENEFIT PLANS OFFERED OR PROVIDED BY INSTITUTIONS
26 OF HIGHER EDUCATION IN THIS STATE.

27 SECTION 7. 25.5-8-107 (1) (a), Colorado Revised Statutes, is

1 amended BY THE ADDITION OF A NEW SUBPARAGRAPH, to read:

2 **25.5-8-107. Duties of the department - schedule of services -**
3 **premiums - copayments - subsidies. (1) In addition to any other duties**
4 **pursuant to this article, the department shall have the following duties:**

5 **(a) (IV) THE SCHEDULE OF HEALTH CARE SERVICES INCLUDED IN**
6 **THE PLAN SHALL NOT INCLUDE COVERAGE PURSUANT TO THE MANDATORY**
7 **COVERAGE PROVISIONS OF SECTION 10-16-104 (1.4), C.R.S.**

8 **SECTION 8. Act subject to petition - effective date -**
9 **applicability. (1) This act shall take effect July 1, 2010.**

10 (2) However, if a referendum petition is filed against this act or
11 an item, section, or part of this act during the ninety-day period after final
12 adjournment of the general assembly that is allowed for submitting a
13 referendum petition pursuant to article V, section 1 (3) of the state
14 constitution, then the act, item, section, or part, shall not take effect unless
15 approved by the people at a biennial regular general election and shall
16 take effect on the date specified in subsection (1) or on the date of the
17 official declaration of the vote thereon by proclamation of the governor,
18 whichever is later.

19 (3) The provisions of this act shall apply to health insurance
20 policies, health care service or indemnity contracts, or managed care
21 plans issued or renewed on or after the applicable effective date of this
22 act.