

AN ACT relating to insurance coverage of autism spectrum disorders.

*Be it enacted by the General Assembly of the Commonwealth of Kentucky:*

➔SECTION 1. A NEW SECTION OF SUBTITLE 17A OF KRS CHAPTER 304 IS CREATED TO READ AS FOLLOWS:

(1) An insurer offering a health benefit plan that provides benefits for the treatment of autism spectrum disorders shall make available to members a liaison to facilitate communication between the member and the insurer.

(2) The responsibilities of the liaison shall include but not be limited to:

(a) Explaining to the member the benefits for the treatment of autism under the member's health benefit plan and the specific process to access those benefits;

(b) Explaining to the member the process for prior authorization of treatment, including communicating specific documentation needed from the member or provider for the insurer to consider the request;

(c) Monitoring the adjudication of the member's claims for the treatment of autism services;

(d) Explaining to the member the proper coding to use when submitting claims for applied behavioral analysis therapy and any supporting documentation required to be attached to the claim;

(e) Explaining to the member, upon request, how claims for the treatment of autism services were adjudicated, including the application of any deductibles, copayments, coinsurance, and benefit limitations; and

(f) Explaining to the member, upon request, any appeal rights the member may have regarding coverage for the treatment of autism that has been denied or limited.