

Frequently Asked Questions about the Delaware Autism Insurance Law

1. Delaware Autism Insurance Law History

SB 22 was enacted August 13, 2012.

2. To which plan types does the Delaware autism insurance law apply and what is the effective date of coverage?

Plan Type	Subject to Terms of Bill?	Effective Date	Comments
State Employee Health Plans	Yes	Dec 11, 2012	
Individual Plans	Yes	Dec 11, 2012	
Fully insured large group plans	Yes	Dec 11, 2012	
Fully insured small group plans	Yes	Dec 11, 2012	

3. Which autism services are required to be covered by the law?

- Behavioral health treatment
- Pharmacy care
- Psychiatric care and Psychological care
- Therapeutic care
- Necessary equipment

4. Does the law impose age limits or annual dollar caps on coverage?

The law limits coverage to individuals with autism under the age of 21. Coverage for Applied Behavior Analysis is subject to a maximum benefit of \$36,000/year.

5. Where can I find more details about the Delaware autism insurance law?

A copy of SB 22 as enrolled can be found [here](#).

6. Other comments about the law.

For purposes of this law, behavioral health treatment means “professional counseling, guidance services or treatment programs, including applied behavior analysis, that are necessary to develop, maintain, or restore, to the maximum extent practicable, the functioning of an individual.” This definition also applies to treatment or counseling to improve social skills and function.

The law also requires coverage for any care for individuals with autism spectrum disorders that is determined by the Secretary of the Department of HSS, based upon their review of best practices and/or evidence-based research, to be medically necessary.

If you have additional questions, please email advocacy@autismspeaks.org.

