

# Senator Kevin Engler

## Capitol Report



**Majority Floor Leader**

**3rd District**

**Senator Kevin Engler serves as Majority Floor Leader, the second-ranking position in the Senate. In this role he is responsible for setting the calendar of bills to be discussed by the full Senate.**



*Senator Engler in front of the Capitol with his dog, Winston.*

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February 5, 2010

## Insurance Coverage for Autism

Last year, the Senate worked to pass legislation that would have helped families throughout the state by correcting state law and requiring insurance companies to cover autism treatment and diagnosis, but the bill was stalled in the House. This year, we are determined to get the legislation to the governor's desk. We are getting an early start this year and debated the issue this week.

As the rate of autism diagnosis rises, there are an alarmingly high number of families struggling to pay out of pocket for costly autism treatments. The treatments that have been developed have proven to either cure individuals of the problem or at least greatly increase their quality of life. The families seeking this coverage have health insurance, but are denied coverage for the treatments that could significantly increase the quality of life for their child. It is a situation that any parent would dread.

[Senate Bill 618](#) would correct state law to require health carriers that issue or renew health benefit plans after Aug. 28, 2010, to provide coverage for the diagnosis and



*For a map of the 3<sup>rd</sup> District,  
click above.*

treatment of autism spectrum disorders.

Often individuals are rejected for treatment of conditions totally unrelated to autism based solely on the fact that they have autism. The bill prohibits health carriers from refusing to cover an individual or dependent solely because the individual is diagnosed with an autism spectrum disorder.

Concerns have been raised about the cost of the legislation to small business, some saying that insurance premiums will increase with the increased coverage. However, many states have successfully implemented this law without much of a premium increase. In order to ensure that small businesses are not negatively impacted by a premium increase, the bill includes a measure to help defer costs. If businesses of fewer than 50 employees see insurance premiums go up more than 2.5 percent in any calendar year because of autism therapy coverage, they can seek an exemption from the Department of Insurance so they do not have to provide that coverage.

The challenges that come with raising a child with autism can be emotional and time-consuming, but we can ensure that financial constraints do not block a child in this state from getting treatment. I am pleased that Senate Bill 618 passed its first hurdle in the Senate and could be passed within the next couple weeks.

Also this week, we continued to hear about some of the troubling news of budget withholdings and shortfalls that will affect people's lives and safety. On top of over a \$42 million dollar shortfall of this year's budget for public education, the governor announced a \$24 million withhold of the state's investment in rural broadband and another \$29 million that was supposed to go for interoperability of public safety communications systems. While I understand times are tough for the state. Much of these painful, unexpected cuts could have been avoided if a balanced budget were presented by the governor to the general assembly over the past two years.

That is why the leadership in the Missouri General Assembly are going to take a long look at how we spend your tax dollars and to make sure our investments are the most efficient use of the state's resources.

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