

Does my health insurance have to cover diagnostic tests for autism for my child under 21?

The answers to the following questions will help determine that.

1. Is your child's health insurance through a group plan offered by the parent/legal guardian's employer or TriCare?

If no: that insurance does not have to cover diagnostic tests for autism.

If yes: go to the next question:

2. Ask the HR person/department of the employer that provides the health insurance plan in which your child is enrolled if that plan is "self-insured" (a.k.a. "ERISA plan")- the HR folks should know what that means. Small & mid-size employers do not usually have self-insured health plans.

If yes: that insurance does not have to cover diagnostic tests for autism. However, some self-insured plans voluntarily covered diagnostic tests for autism so check your Member Handbook.

If no: go to the next question:

3. Ask the HR person/department of the employer that provides the health insurance plan in which your child is enrolled if the headquarters of that employer or division which provides the insurance is located in Pennsylvania.

If no: that insurance is probably not subject to Pennsylvania law regarding coverage of diagnostic testing but may be subject to a requirement under the laws of the state in which the employer's headquarters or division headquarters is located.

If yes: go to the next question:

4. Ask the HR person/department of the employer that provides the health insurance plan in which your child is enrolled if that insurance plan was offer to at least 51 employees (doesn't matter how many took the insurance).

If no: that insurance is probably not subject to Pennsylvania law regarding coverage of diagnostic testing.

If yes: that insurance plan is required under the Pa Autism Insurance Law to cover diagnostic testing for autism spectrum disorders.