

ABA Coverage in FEHB for 2017

Questions and Answers

In its annual Call Letter regarding submission of 2017 benefits and rates for Federal Employees Health Benefit Plans, OPM is requiring all plans to offer Applied Behavior Analysis (ABA) benefits for children with Autism Spectrum Disorder (ASD); see <https://www.opm.gov/healthcare-insurance/healthcare/carriers/2016/2016-03.pdf>). We expect all carriers to offer clinically appropriate and medically necessary treatment for children diagnosed with ASD; exact benefits will vary by plan.

This important initiative to expand ABA availability is part of an overall approach to ensuring that Federal families have access to the care they need and Federal employee health benefits keep pace with private sector offerings. Forty-three states now require health insurance coverage of ABA.

Why is OPM taking this step for 2017? OPM has encouraged FEHB plans to offer ABA benefits for children with autism spectrum disorders since 2013. Some plans include the coverage, but it is not universally available. We have reached a tipping point: if we are to assure that Federal employees are treated consistently across the country - and that our carriers are to compete fairly in the FEHB market - it is necessary to require this coverage for all carriers. Our 2017 expansion of these benefits is fully aligned with the needs of our members, the growing number of qualified providers who can safely and effectively deliver ABA, as well as research linking behavioral interventions with positive outcomes for children with ASD.

Will all plans offer the same ABA benefit? As with all benefits, OPM allows FEHB carriers flexibility to tailor specific services within our broad guidelines. Each plan will develop medical necessity criteria, identify qualified providers for inclusion in their network, and determine the need for case management and/or pre-authorization of ABA services. Families anticipating a need for ABA services should review plan brochures carefully during Open Season to learn the details of coverage.

Will expanding the ABA benefit increase the premium cost of FEHB plans? Carriers may or may not propose a premium increase to cover this benefit, depending upon their estimates of the costs and likely utilization of the benefit. Some plans already provide the benefit and their premiums will be unaffected.

How many people will this change impact? OPM does not track the prevalence of specific diagnoses among FEHB plan enrollees. For 2016, ABA services are available from selected plans in 31 states. FEHB carriers will consider projected utilization when developing their 2017 rate proposals.