

L A T E

Dr. and Mrs. William K. Wong Jr. M.D.
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8 February 2008

Senator David Y. Ige
Chair Consumer Protection & Commerce Committee
Hawaii State Capitol, Room 215
415 South Beretania Street
Honolulu, HI 96813

Senator Carol Fukunaga,
Vice-Chair Consumer Protection & Commerce Committee
Hawaii State Capitol, Room 216
415 South Beretania Street
Honolulu, HI 96813

Re: Support of Dylan's Law Senate Bill 2532, Relating to Health Insurance Coverage for
Autism Spectrum Disorders
Senate Committee on Consumer Protection & Commerce
February 8, 2008, 1:15 p.m., Room 018

Dear Chair Ige, Vice-Chair Fukunaga, and members of the Senate Consumer Protection &
Commerce Committee:

We are writing as concerned parents and citizens to express support of Senate Bill 2532,
otherwise known as Dylan's Law. This bill mandates health insurance coverage for autism
spectrum disorders.

We are parents of a 4 year old son on the autism spectrum named Billy. Billy was diagnosed with
autism by a Department of Health psychologist days before his third birthday. When he turned 3
he attended a DOE Special Education Preschool for 5 months. Unfortunately, we as parents, and
our team of experts in the fields of psychology and autism, felt that the "Free Appropriate Public
Education (FAPE) guaranteed to my son by federal IDEA law, was not appropriate for my son's
unique learning needs. We therefore were forced to file for due process, took Billy out of the
DOE Special Education preschool, and put him in a private preschool along with the Applied
Behavior Analysis (ABA) therapy that we felt was appropriate for his disabling condition.

With the changes we have made to Billy's education and therapy, he has made amazing progress
in one year. Here are some examples: Whereas before he could barely answer a simple
question and spoke in terse, awkward 3-4 word phrases, now he is having conversations with us,
speaking in sentences with over 10 words, and is able to express increasingly complex ideas.
Whereas before the extent of his playing with toys was spinning the wheels of cars, now he uses
them appropriately, makes the "zoom zoom" sounds, and at times even narrates what he is

doing. What we are most excited and thrilled about is that he is now talking to and interacting with his peers in preschool.

We are optimistic that with continued intensive therapy in his formative years, Billy will eventually shed his diagnosis and become a fully independent, contributing member of society. Without such therapy, children with autism become lifelong dependents of their families, and the State. For each child affected by autism, the socioeconomic drain on public resources is immense.


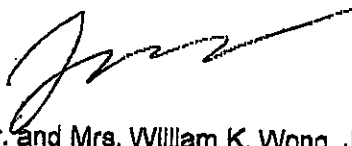
These improvements were a direct result of the intense Applied Behavior Analysis (ABA) program that we implemented for Billy. However, because this type of therapy is time consuming, highly individualized, and must be implemented by trained therapists and consultants, we truly pay through the nose. Our costs range from \$7000 to over \$10,000 per month. Despite the exorbitant cost, it is all worthwhile to see our son play with his 2 year old sister, play appropriately with his toys, converse with us, and for us to see so many other skills emerging. We feel truly blessed that due to our present circumstances we are able to afford the therapy for now. However, it is still an enormous burden on our family. Any amount of financial help from insurance companies would help us immensely and would truly be appreciated.

Autism is a complex neurobiological disorder that currently affects 1 in 150 children, according to the Center for Disease Control. It is a medical diagnosis as defined in the DSM IV - Diagnostic and Statistical Manual of Mental Disorders Fourth Edition (ICD-9 code 299.0) which requires treatment services from trained medical professionals and a full-range of therapies. The therapies include speech therapy, occupational therapy, and intensive behavioral therapy, such as Applied Behavior Analysis (ABA), among others. With proper medical intervention and intensive therapies children with autism can improve to such an extent that they can enter mainstream classrooms unassisted. In our personal experience, such therapies are successful but expensive. Children with autism have been denied coverage for necessary therapies by private health insurance companies. It is incredulous that such a serious medical disorder has been universally denied coverage by medical insurance carriers. Medical insurance carriers must be required to provide coverage for Autism therapy. Virtually all families of children with autism are deeply in debt as a result of the lack of insurance coverage for these necessary therapies. Currently these costs are borne by families, and the Departments of Education and Health. With the epidemic increase in prevalence of this disease, the State will be facing a crisis with already strained finances and resources. In the end, the victims will be our children.

The cost of paying for the therapies out of pocket not only causes financial strain for the families, but it also causes heavy emotional distress. For many of these families, the stress is more than they can bear and many marriages end in divorce. In spite of the burdens of autism on the insurance companies, the government, the families, and society as a whole, the most important issue is the child. Dylan's Law is about all children with autism who deserve to have a better quality of life.

We urge you to pass Dylan's Law Senate Bill 2532 and make insurance coverage for autism a reality. The children with autism in Hawaii deserve to have the opportunity to thrive.

Sincerely,



Dr. and Mrs. William K. Wong, Jr. M.D.

L A T E



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JAMES R. AIONA, JR.
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TO THE SENATE COMMITTEE ON HEALTH

TWENTY-FOURTH LEGISLATURE
Regular Session of 2008

Friday, February 8, 2008
1:15 p.m.

WRITTEN TESTIMONY ONLY

TESTIMONY ON SENATE BILL NO. 2532 – RELATING TO HEALTH INSURANCE.

TO THE HONORABLE DAVID Y. IGE, CHAIR, AND MEMBERS OF THE COMMITTEE:

My name is J. P. Schmidt, State Insurance Commissioner (“Commissioner”), testifying on behalf of the Department of Commerce and Consumer Affairs (“Department”). The Department takes no position on this bill, which creates a mandated benefit for the diagnosis and treatment of autism spectrum disorders for persons under age twenty-one.

The Department does not have the medical expertise necessary to express an informed opinion on the merits of this bill. In addition, mandated benefits help some patients, but also increase premiums for consumers. Weighing these complex issues is best left to the wisdom of the Legislature. It should also be noted that prior to enacting mandatory health insurance coverage, there must be a review by the Legislative Auditor pursuant to Hawaii Revised Statutes section 23-51.

We thank this Committee for the opportunity to present testimony on this matter.