

Avoiding Mandates Is a Bad Gamble

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When you visit a casino in Las Vegas, Atlantic City, or Biloxi, you say you're going gambling. That's not what the casino operators call it, though. They're not in the gambling business; it's the gaming industry. They provide entertainment.

Because, while it's a win-or-lose for players, casinos are in business for just one reason: to make money. The house always wins.

We all know that. When we choose to gamble (and eventually lose) it's a personal choice about how to spend our money. There's nothing wrong with that.

But, I'm not really talking about casinos. I'm talking about health insurance – Autism coverage in particular. Georgia is one of 18 US states not requiring health insurers to pay for early intervention treatment for children with Autism. Advocates are seeking to change that during this session of the Georgia General Assembly with House Bill 309, popularly known as "Ava's Law."

The bill honors eight-year-old Ava Bullard of Lyons, who was diagnosed with Autism at age 2-1/2. Breaking the news to mother Amy, Ava's pediatrician painted a bleak future for the little girl. Costly early intervention programs aren't covered by insurers in Georgia. Realizing Amy couldn't afford such treatment, he advised her to accept that Ava would likely never speak.

Irritated, but undeterred and determined, Ava's parents borrowed money from family, friends, and church members to get intensive treatment crucial to her development. Today, Ava not only speaks, she is a top student in her mainstream 3rd grade class.

Now, Amy is on a personal crusade to change Georgia law. The Applied Behavior Analysis therapy Ava received is highly effective, but can cost \$30,000 to \$50,000 a year. A 2006 study from the Harvard School of Public Health estimated the cost to care for a person with Autism tops \$3 million over a lifetime. The study also found early intervention dramatically decreases lifetime costs. Advocates argue a lack of coverage for early treatment costs society much more in the long haul. They also question the economic inequality of making treatment available only to families with the means to afford it.

Data from states where insurers cover early intervention therapy for Autism shows the average increase in monthly insurance premiums is 32 cents per person. Yet, unbelievably, passage of "Ava's Law" is considered a long shot in the legislature. A similar attempt failed in 2009. Political conservatives and civil libertarians oppose the law based upon philosophical issues with government mandates.

Of course, they have insurance industry lobbyists urging them to take that stand. The issue is not Autism, say opponents like industry spokesman Russell Childers Jr. of the Georgia Association of Health Underwriters. Opposed to all mandates, they argue the free market – not the government – should determine what insurers cover.

Current Georgia law includes 45 mandates governing which treatments, which care providers, and which persons must be covered by insurers in Georgia. Of those, 33 address specific conditions/treatments. Conservatives are loath to add more, and some want to rollback what's there.

And, that brings us back to gambling. Insurance companies are the house; they always win. Like casinos, they're in business to make money.

If you're lucky enough, like me, to have a choice of employer-sponsored health plans, you know how mindboggling choosing can be. It's a calculated risk -- a gamble to be more honest -- as to how sick I think I might become. I'm a college-educated man with an above average IQ, but sorting through what's in and out of scope for each plan is beyond me. Thankfully, with some level of mandated standard coverage, the decision is not as make-or-break as it could be.

But, if some had their way, the stakes would be far greater. Absent mandates, plans could differ substantially, with potentially catastrophic implications. Protect yourself with this policy, in case you later give birth to an autistic child, but give up screenings for breast or colorectal cancer in return. Guess wrong and it'll be too late to switch later to a policy that covers treatments you need. By then, you have a preexisting condition! You rolled craps; you lose. House wins again.

We could all be Amy; any of our children could be Ava. In a society founded on the self-evident truth that all men are created equal, that's no way to treat fellow human beings. Mothers shouldn't have to gamble on the life-long health of their children, nor should children suffer simply for the luck of the draw. I'll gladly pay my 32 cents a month to ensure they don't have to.