

Senate Engrossed

mental health; autism; insurance coverage

State of Arizona
Senate
Fifty-seventh Legislature
First Regular Session
2025

SENATE BILL 1590

AN ACT

AMENDING SECTIONS 20-826.04, 20-1057.11, 20-1402.03 AND 20-1404.03,
ARIZONA REVISED STATUTES; RELATING TO MEDICAL INSURANCE.

(TEXT OF BILL BEGINS ON NEXT PAGE)

1 Be it enacted by the Legislature of the State of Arizona:

2 Section 1. Section 20-826.04, Arizona Revised Statutes, is amended
3 to read:

4 20-826.04. Subscription contracts; autism spectrum disorder;
5 coverage; exceptions; definitions

6 A. A hospital service corporation or medical service corporation
7 shall not:

8 1. Exclude or deny coverage for a treatment or impose dollar
9 limits, deductibles and coinsurance provisions based solely on the
10 diagnosis of autism spectrum disorder. For the purposes of this
11 paragraph, "treatment" includes diagnosis, assessment and services.

12 2. Exclude or deny coverage for medically necessary behavioral
13 therapy services. To be eligible for coverage, behavioral therapy
14 services shall be provided or supervised by a licensed or certified
15 provider.

16 B. This section does not:

17 1. Apply to a subscription contract that is issued to an individual
18 or a small employer.

19 2. Apply to limited benefit coverage as defined in section 20-1137.

20 3. Require coverage for services provided outside of this state.

21 C. The coverage required by this section is subject to all the
22 terms and conditions of the subscription contract. ~~Nothing in~~ This
23 section ~~prevents~~ DOES NOT PREVENT a corporation from imposing deductibles,
24 coinsurance or other cost sharing in relation to the coverage required by
25 this section.

26 ~~D. Coverage for behavioral therapy is subject to:~~

27 ~~1. A fifty thousand dollar maximum benefit per year for an eligible~~
28 ~~person up to the age of nine.~~

29 ~~2. A twenty-five thousand dollar maximum benefit per year for an~~
30 ~~eligible person who is between the ages of nine and sixteen.~~

31 ~~E.~~ D. For the purposes of this section:

32 1. "Autism spectrum disorder" means ~~one of the three following~~
33 ~~disorders~~ A PERVASIVE, DEVELOPMENTAL DISORDER THAT MEETS THE CRITERIA FOR
34 AUTISM SPECTRUM DISORDER as defined in the most recent edition of the
35 diagnostic and statistical manual of mental disorders of the American
36 psychiatric association. ~~—~~

37 ~~(a) Autistic disorder.~~

38 ~~(b) Asperger's syndrome.~~

39 ~~(c) Pervasive developmental disorder — not otherwise specified.~~

40 2. "Behavioral therapy" means interactive therapies derived from
41 evidence based research, including applied behavior analysis, which
42 includes discrete trial training, pivotal response training, intensive
43 intervention programs and early intensive behavioral intervention.

44 3. "Small employer" has the same meaning prescribed in section
45 20-2301.

1 Sec. 2. Section 20-1057.11, Arizona Revised Statutes, is amended to
2 read:

3 20-1057.11. Health care services organizations; autism
4 spectrum disorder; coverage; exceptions;
5 definitions

6 A. A health care services organization shall not:

7 1. Exclude or deny coverage for a treatment or impose dollar
8 limits, deductibles and coinsurance provisions based solely on the
9 diagnosis of autism spectrum disorder. For the purposes of this
10 paragraph, "treatment" includes diagnosis, assessment and services.

11 2. Exclude or deny coverage for medically necessary behavioral
12 therapy services. To be eligible for coverage, behavioral therapy
13 services shall be provided or supervised by a licensed or certified
14 provider.

15 B. This section does not:

16 1. Apply to an evidence of coverage that is issued to an individual
17 or a small employer.

18 2. Apply to limited benefit coverage as defined in section 20-1137.

19 3. Require coverage for services provided outside of this state.

20 C. The coverage required by this section is subject to all the
21 terms and conditions of the evidence of coverage. ~~Nothing in~~ This section
22 ~~prevents~~ DOES NOT PREVENT an organization from imposing deductibles,
23 coinsurance or other cost sharing in relation to the coverage required by
24 this section.

25 ~~D. Coverage for behavioral therapy is subject to:~~

26 ~~1. A fifty thousand dollar maximum benefit per year for an eligible~~
27 ~~person up to the age of nine.~~

28 ~~2. A twenty-five thousand dollar maximum benefit per year for an~~
29 ~~eligible person who is between the ages of nine and sixteen.~~

30 ~~E.~~ D. For the purposes of this section:

31 1. "Autism spectrum disorder" means ~~one of the three following~~
32 ~~disorders~~ A PERVASIVE, DEVELOPMENTAL DISORDER THAT MEETS THE CRITERIA FOR
33 AUTISM SPECTRUM DISORDER as defined in the most recent edition of the
34 diagnostic and statistical manual of mental disorders of the American
35 psychiatric association. ~~:-~~

36 ~~(a) Autistic disorder.~~

37 ~~(b) Asperger's syndrome.~~

38 ~~(c) Pervasive developmental disorder - not otherwise specified.~~

39 2. "Behavioral therapy" means interactive therapies derived from
40 evidence based research, including applied behavior analysis, which
41 includes discrete trial training, pivotal response training, intensive
42 intervention programs and early intensive behavioral intervention.

43 3. "Small employer" has the same meaning prescribed in section
44 20-2301.

1 Sec. 3. Section 20-1402.03, Arizona Revised Statutes, is amended to
2 read:

3 20-1402.03. Group disability insurers; autism spectrum
4 disorder; coverage; exceptions; definitions

5 A. A group disability insurer shall not:

6 1. Exclude or deny coverage for a treatment or impose dollar
7 limits, deductibles and coinsurance provisions based solely on the
8 diagnosis of autism spectrum disorder. For the purposes of this
9 paragraph, "treatment" includes diagnosis, assessment and services.

10 2. Exclude or deny coverage for medically necessary behavioral
11 therapy services. To be eligible for coverage, behavioral therapy
12 services shall be provided or supervised by a licensed or certified
13 provider.

14 B. This section does not:

15 1. Apply to a policy that is issued to an individual or a small
16 employer.

17 2. Apply to long term care insurance, life insurance, annuities and
18 limited benefit coverage as defined in section 20-1137.

19 3. Require coverage for services provided outside of this state.

20 C. The coverage required by this section is subject to all the
21 terms and conditions of the group disability contract. ~~Nothing in~~ This
22 section ~~prevents~~ DOES NOT PREVENT a group disability insurer from imposing
23 deductibles, coinsurance or other cost sharing in relation to the coverage
24 required by this section.

25 ~~D. Coverage for behavioral therapy is subject to:~~

26 ~~1. A fifty thousand dollar maximum benefit per year for an eligible~~
27 ~~person up to the age of nine.~~

28 ~~2. A twenty-five thousand dollar maximum benefit per year for an~~
29 ~~eligible person who is between the ages of nine and sixteen.~~

30 ~~E.~~ D. For the purposes of this section:

31 1. "Autism spectrum disorder" means ~~one of the three following~~
32 ~~disorders~~ A PERVASIVE, DEVELOPMENTAL DISORDER THAT MEETS THE CRITERIA FOR
33 AUTISM SPECTRUM DISORDER as defined in the most recent edition of the
34 diagnostic and statistical manual of mental disorders of the American
35 psychiatric association. ~~:-~~

36 ~~(a) Autistic disorder.~~

37 ~~(b) Asperger's syndrome.~~

38 ~~(c) Pervasive developmental disorder - not otherwise specified.~~

39 2. "Behavioral therapy" means interactive therapies derived from
40 evidence based research, including applied behavior analysis, which
41 includes discrete trial training, pivotal response training, intensive
42 intervention programs and early intensive behavioral intervention.

43 3. "Small employer" has the same meaning prescribed in section
44 20-2301.

1 Sec. 4. Section 20-1404.03, Arizona Revised Statutes, is amended to
2 read:

3 20-1404.03. Blanket disability insurers; autism spectrum
4 disorder; coverage; exceptions; definitions

5 A. A blanket disability insurer shall not:

6 1. Exclude or deny coverage for a treatment or impose dollar
7 limits, deductibles and coinsurance provisions based solely on the
8 diagnosis of autism spectrum disorder. For the purposes of this
9 paragraph, "treatment" includes diagnosis, assessment and services.

10 2. Exclude or deny coverage for medically necessary behavioral
11 therapy services. To be eligible for coverage, behavioral therapy
12 services shall be provided or supervised by a licensed or certified
13 provider.

14 B. This section does not:

15 1. Apply to a policy or contract that is issued to an individual or
16 a small employer.

17 2. Apply to limited benefit coverage as defined in section 20-1137.

18 3. Require coverage for services provided outside of this state.

19 C. The coverage required by this section is subject to all the
20 terms and conditions of the blanket disability contract. ~~Nothing in~~ This
21 section ~~prevents~~ **DOES NOT PREVENT** a blanket disability insurer from
22 imposing deductibles, coinsurance or other cost sharing in relation to the
23 coverage required by this section.

24 ~~D. Coverage for behavioral therapy is subject to:~~

25 ~~1. A fifty thousand dollar maximum benefit per year for an eligible~~
26 ~~person up to the age of nine.~~

27 ~~2. A twenty-five thousand dollar maximum benefit per year for an~~
28 ~~eligible person who is between the ages of nine and sixteen.~~

29 ~~E.~~ D. For the purposes of this section:

30 1. "Autism spectrum disorder" ~~means one of the three following~~
31 ~~disorders~~ **A PERVASIVE, DEVELOPMENTAL DISORDER THAT MEETS THE CRITERIA FOR**
32 **AUTISM SPECTRUM DISORDER** as defined in the most recent edition of the
33 diagnostic and statistical manual of mental disorders of the American
34 psychiatric association. ~~—~~

35 ~~(a) Autistic disorder.~~

36 ~~(b) Asperger's syndrome.~~

37 ~~(c) Pervasive developmental disorder — not otherwise specified.~~

38 2. "Behavioral therapy" means interactive therapies derived from
39 evidence based research, including applied behavior analysis, which
40 includes discrete trial training, pivotal response training, intensive
41 intervention programs and early intensive behavioral intervention.

42 3. "Small employer" has the same meaning prescribed in section
43 20-2301.