

Senator Betty Boyd
President Pro Tempore
Chair, Senate Human Health and Services
Colorado State Senate

March 19, 2009

Dear Senator Boyd,

My wife, Zhidan, and I live in Centennial, CO (State Senate District 27). We have a soon-to-turn five year old son with the diagnosis of Autism (ICD 299.0). My employer's medical insurance carrier (a member of the Blue Cross Blue Shield umbrella of companies) has set up significant barriers for settlement of claims that we have submitted for my son's treatment for medical treatment, and behavioral, speech and occupational therapies since his diagnosis in July 2007. With the exception of reimbursement for blood and urine testing, ALL of our medical and therapeutic claims have been denied by the insurance carrier. Furthermore, these denials have occurred in spite of information provided by the carrier at my employer's request prior to the start of my son's treatment detailing that Autism is considered an "organic disease" and my son will qualify for selected therapies such as speech and occupational as long as favorable progress can be shown through written reports by the providers. In direct contradiction, our actual claims for these services were denied and the stated reason for the denials on the Explanation of Benefits by the carrier is that "your benefit plan does not cover services for a development delay."

This same carrier, Blue Cross Blue Shield, is also responsible for managing my employer's flexible spending medical account. The money spent from my personal FSA account on my son's nutritional support by a certified nutritionist and dietary supplements (allowable by IRS rules) has been denied all the way back to 2007 - with no satisfactory resolution as of the date of this letter.

Based on these experiences, we have reason to believe that our family is being punished financially by our carrier solely because of my son's Autism 299.0 diagnosis.

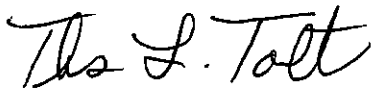
At various times, my son has been diagnosed or treated by the following categories of professionals: Behavioral Pediatrician, Applied Behavioral Analysis (ABA) therapist, Family Support therapist, Speech & Language pathologist, Occupational therapist, Relationship Development Integration (RDI) therapist, Certified Nutritionist, and a Biomedical treatment MD. Through the help of these professionals and dietary changes and nutritional supplements, the progress that my son has shown has been wonderful and tremendous. While I cannot yet give an detailed dollar amount of these non-reimbursed expenses paid by my family in the current calendar year, I can share with you how much we paid for my son's

therapy and medical expenses from July 2007 through December 2008, a total of approximately \$45,000 or \$2500/month out of pocket and NOT - to date - reimbursed by our carrier. There is a further financial burden on our family as Zhidan had to forgo paid employment to spend the necessary time at home working with my son and interfacing with his therapists.

My wife and I are clearly optimistic regarding our son's continued progress as he moves closer towards his neuro-typical peers in social, language, cognitive, and behavioral skills. We expect that he has the ability to grow significantly in development through our family's love and support and continued medical and therapeutic professional services, which have not yet been reimbursable due to the intransigence of insurance carrier and the current lack of clear insurance mandates for Autism treatment. We urge you and your colleagues in the Colorado Senate to vote in favor of SB 09-244.

Please do not hesitate to have your staff contact us if any additional information is needed that could be helpful to the support of this bill.

With Best Regards,

A handwritten signature in cursive script that reads "Thomas & Zhidan Tolt".

Thomas & Zhidan Tolt

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