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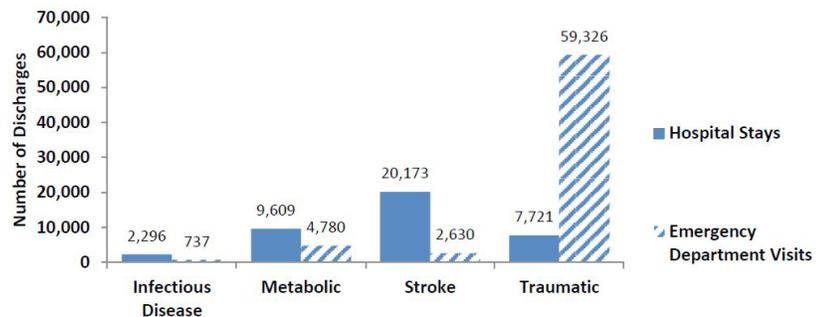
Improving Lives by Ensuring Access to Brain Injury Treatment (Cognitive Rehabilitation)

Sponsored by Senator Harriette L. Chandler & Representative Kimberly Ferguson

More than **3.5 million children and adults** in the U.S. sustain an acquired brain injury (ABI) each year. Those who survive face a range of challenges—from temporary symptoms to life-altering disabilities. 5.3 million Americans live with a long-term disability as the result of traumatic brain injury (TBI), which is the leading cause of ABI.

Brain injuries occur indiscriminately and affect not only the individual but their families and communities as well.

This bill will ensure that commercial health insurance plans include cognitive rehabilitation services related to treatment for brain injuries. The effects of brain injury can include impaired thinking, memory, movement, sensation (e.g., vision or hearing), and/or emotional functioning (e.g., personality changes, depression). These impairments—which may result in loss of work and reliance on costly long-term supports—rarely improve without proper rehabilitative treatment.



Cognitive rehabilitation services help increase a survivor’s ability to live independently, thereby lessening the need for more costly long-term supports. Key components of this legislation, which are intended for commercial health benefit plans only, are highlighted below.

- Health benefit plans can not include any lifetime limitation or unreasonable annual limitation on the number of days for acute and post-acute care.
- The limitations under the health benefit plan for acute and post-acute care will be stated separately in the plan.
- The health benefit plan must also include coverage for reasonable expenses for periodic re-evaluation.
- The health benefit plan must provide adequate training to personnel responsible for pre-authorization of coverage or utilization review in order to prevent denial of coverage.
- Expansion of coverage for treatment facilities to include individual practitioners and treatment facilities qualified to provide acute and post-acute care.
- The health benefit plan must provide this coverage to people with all forms of ABI, including TBI, tumor, stroke, aneurysm, etc.

This legislation will increase access to proven rehabilitative services needed to help individuals with brain injury increase their ability to live independently.

Source: 2014 Epidemiology Report-Acquired Brain Injury in Massachusetts (Massachusetts Department of Public Health and the Massachusetts Rehabilitation Commission).