

Chad & Victoria Thornton
Parents of Graham Thornton
Testimony on HB 96 (SFY 2026-27 Operating Budget)
June 5, 2025

Chair Cirino, Vice Chair Chavez, Ranking Member Hicks-Hudson, and members of the Senate Finance Committee, thank you for the opportunity to offer testimony on House Bill 96, the state operating budget for state fiscal years 2026-2027.

We are the Thornton family, and we have a son named Graham who has autism spectrum disorder. We are asking you to support the Ohio Autism Insurance Coalition's amendments that reduce barriers to insurance-funded healthcare for autism.

In 2023, our son Graham, who has been diagnosed with autism spectrum disorder (ASD), was thriving in full-time care. He was receiving the intensive therapies that clinical experts deemed necessary for his development—specifically Applied Behavior Analysis (ABA) therapy, speech, and occupational therapy.

At that time, we lived in Kentucky and were insured under an Anthem New Jersey plan through my employer, which fully covered ABA therapy after the deductible. This plan recognized ASD as a mental health disorder and followed national standards of care, allowing Graham to get the support he needed without arbitrary caps or restrictions.

In August 2023, I accepted a new job based in Ohio. Although we continued to live in Kentucky and remained with Anthem as our insurer, the coverage changed significantly. My new Anthem plan was a plan based in Ohio. Unbeknownst to us, this plan applied Ohio's autism mandate limitations.

We had no idea these caps were being enforced. All of our providers' prior authorizations were approved, and we never received any formal notice of denial or reduction in coverage. It wasn't until January 2024—after hours on the phone with Anthem—that we learned the plan had been limiting coverage since October 2023.

By that point, we had already accrued substantial out-of-pocket costs. As a family, we were forced into an impossible decision: reduce Graham's therapy hours against the clinical judgment of his providers. He went from receiving 40 hours a week of care to just 20 hours—the bare minimum we could sustain financially as we had amassed nearly \$40,000 in out of pocket cost in just 5 months.

The consequences were heartbreaking. We noticed a regression in Graham's development almost immediately. The consistent progress we had seen over the past year began to slow. He lost access to critical hours of therapy that had helped him communicate, self-regulate, and grow. And emotionally, the strain on our family has been

immense—trying to balance work, parenting, and financial stress while watching our son miss out on care we know he needs.

This isn't just about bills, it's about the well-being of a child and the burden placed on a family trying to do what's right. Graham deserves medically appropriate care, and families like ours deserve transparency and fairness in coverage.

We need your support for the Coalition's state budget amendments to stabilize the ABA therapy coverage.

(1) Our amendment requests do not impact the state budget financially.

Commercial and Employer-Based Health Coverage for ABA Therapy for Treating Autism

- 1) Removal of Age, Hour, and Visit Caps within Commercial Fully Funded Plans (DOI-regulated) to align with federal mental health parity law and incorporate the ABA industry-agreed-upon standards of care.
- 2) Commercial Insurers must reimburse ABA services at least at the same level of the Medicaid reimbursement schedule established by Milliman Actuary Firm, as outlined in Appendix A of the ODM Proposed Rule: 5160-34-03.

Members of the Ohio Senate Finance Committee, thank you for this opportunity. Again, we request your consideration of our autism insurance amendments to stabilize ABA therapy for all families in Ohio with a loved one with autism.

Thank you,

Chad Thornton, father of Graham Thornton

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