

Commentary

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Tuition Tax Credits Would Be Best Solution for Autistic Students

By Sarah Brodsky

Summary

Tuition tax credits are the most effective policy solution for parents with autistic children. Insurance mandates wouldn't provide sufficient coverage for specialized education, and most public schools aren't set up to treat autism. Tax credits would help all autistic kids without placing excessive burdens on individual school districts.

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Raising kids with autism is a financial challenge. Treating the disorder, which can impair speech, social interaction, and many other forms of specialized education, is expensive because of the expertise and time involved. Health insurance might cover medications and a few hours of therapy each week, but parents have to pay for the rest on their own. Some Missouri legislators have proposed a bill that would mandate health insurance coverage for autism; another possible course of action is to leave the issue to school districts. However, both of these plans have major drawbacks. Tuition tax credit scholarships for autistic children would be a more effective policy solution.

Insurance mandates are a bad idea in general — they help only those who have insurance, and they raise premiums for everyone. Higher premiums make it less likely that the uninsured will get coverage, or that those who currently have insurance will be able to keep it. In the case of autism, though, a mandate would be particularly inappropriate. Kids with autism may need up to 30 hours each week of behavioral modification, help with social skills, music therapy, and personal attention — in other words, a special school environment. Health insurance companies are set up to pay for medical treatment — which is only one part of the services autistic kids need — not to pay tuition.

Now, no one would expect a mainstream public school to provide all these services for only one or two autistic students. That's why there are private schools that focus exclusively on teaching autistic students. High tuition can be prohibitive, though, putting specialized private schools out of reach for all but the wealthiest parents. And with tight budgets, these private schools can't offer scholarships to everyone who needs them. In fact, they are sometimes forced to limit the number of students they serve at any given time — the Tailor Institute in Cape Girardeau, for example, can help only six students at once. Local public schools, no matter how poorly prepared they may be to treat autism, are usually the only options available to parents.

This is not to say Missourians don't care about autism; the state

generously supports autism diagnosis and treatment. However, much of that support takes the form of grants to treatment centers that provide specific services like speech therapy and counseling. If parents aren't fortunate enough to live in one of those rare school districts that employ autism experts as teachers, they can either pay private-school tuition or settle for the best that their assigned public school can offer. According to an estimate by the Centers for Disease Control and Prevention, one out of 150 children has some form of autism — so the lack of choices for their parents is a far-reaching problem.

Of course, getting help for autistic kids is a concern in other states as well. In some parts of the country, public school districts pay for autistic students to attend private schools. This solution works in the particular areas that have implemented it, but it would be difficult for the entire state of Missouri to adopt this policy. The percentage of students diagnosed with autism varies throughout the hundreds of school districts in the state, and such a policy would place much heavier demands on some districts' budgets than on others.

Ohio has come up with a better solution. The state's Autism Scholarship Program has been in place since 2004, and served 750 students during this past school year. If Missouri follows Ohio's lead, we'll be able to level the playing field and help all autistic students who wish to participate, regardless of their household income or insurance status. Also, a scholarship program financed through tax credits wouldn't place excessive burdens on individual school districts.

Although the state can't erase the difficulties of raising autistic kids, sensible policy can give all parents options that are now available only to a few. Tuition tax credits would offer help to every autistic student in Missouri, and would make dealing with this condition a little less daunting for parents.

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