

# STATE OF NEW YORK

7321

2025-2026 Regular Sessions

## IN ASSEMBLY

March 25, 2025

Introduced by M. of A. WEPRIN -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to requiring health insurers to provide coverage for speech therapy for stuttering

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. Subsection (i) of section 3216 of the insurance law is  
2 amended by adding a new paragraph 40 to read as follows:

3 (40) Every insurer issuing a policy of accident and health insurance  
4 for delivery in this state shall provide coverage for all costs for  
5 speech therapy for stuttering. Such speech therapy shall include, but  
6 not be limited to, habilitative speech therapy treatment and rehabilita-  
7 tive speech therapy treatment for stuttering, provided such treatment is  
8 recommended by a health care provider licensed to practice in the state  
9 of New York. No insurer, corporation, or health maintenance organization  
10 shall impose upon any person receiving benefits pursuant to this para-  
11 graph any durational benefit limitation or maximum for benefits,  
12 services, or visits provided under this paragraph.

13 § 2. Subsection (k) of section 3221 of the insurance law is amended by  
14 adding a new paragraph 24 to read as follows:

15 (24) Every group or blanket policy delivered or issued for delivery in  
16 this state which provides hospital, surgical or medical coverage shall  
17 provide coverage for all costs for speech therapy for stuttering. Such  
18 speech therapy shall include, but not be limited to, habilitative speech  
19 therapy treatment and rehabilitative speech therapy treatment for stut-  
20 tering, provided such treatment is recommended by a health care provider  
21 licensed to practice in the state of New York. No insurer, corporation,  
22 or health maintenance organization shall impose upon any person receiv-  
23 ing benefits pursuant to this paragraph any durational benefit limita-  
24 tion or maximum for benefits, services, or visits provided under this  
25 paragraph.

EXPLANATION--Matter in italics (underscored) is new; matter in brackets  
[-] is old law to be omitted.

LBD07423-02-5

1 § 3. Section 4303 of the insurance law is amended by adding a new  
2 subsection (ww) to read as follows:

3 (ww) Every medical expense indemnity corporation, hospital service  
4 corporation and health service corporation which provides coverage for  
5 medical, surgical or major medical care shall provide coverage for all  
6 costs for speech therapy for stuttering. Such speech therapy shall  
7 include, but not be limited to, habilitative speech therapy treatment  
8 and rehabilitative speech therapy treatment for stuttering, provided  
9 such treatment is recommended by a health care provider licensed to  
10 practice in the state of New York. No insurer, corporation, or health  
11 maintenance organization shall impose upon any person receiving benefits  
12 pursuant to this paragraph any durational benefit limitation or maximum  
13 for benefits, services, or visits provided under this subsection.

14 § 4. This act shall take effect on the one hundred twentieth day after  
15 it shall have become a law and shall apply to policies and contracts  
16 issued, renewed, modified, altered or amended on or after such effective  
17 date. Effective immediately, the addition, amendment and/or repeal of  
18 any rule or regulation necessary for the implementation of this act on  
19 its effective date are authorized to be made and completed on or before  
20 such effective date.