

STATE OF NEW YORK

3654

2025-2026 Regular Sessions

IN SENATE

January 29, 2025

Introduced by Sen. BAILEY -- read twice and ordered printed, and when printed to be committed 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.