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:

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

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

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

(24) Every group or blanket policy delivered or issued for delivery in this state which provides hospital, surgical or medical coverage shall provide coverage for all costs for speech therapy for stuttering. Such speech therapy shall include, but not be limited to, habilitative speech therapy treatment and rehabilitative speech therapy treatment for stuttering, provided such treatment is recommended by a health care provider licensed to practice in the state of New York. No insurer, corporation, or health maintenance organization shall impose upon any person receiving benefits pursuant to this paragraph any durational benefit limitation or maximum for benefits, services, or visits provided under this paragraph.

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

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

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

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