

# STATE OF NEW YORK

8969--A

## IN SENATE

January 21, 2026

Introduced by Sen. BAILEY -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance -- committee discharged, bill amended, ordered reprinted as amended and recommitted to said committee

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

3 (24) (A) Every group or blanket policy delivered or issued for deliv-  
4 ery in this state which provides medical, major medical, or similar  
5 comprehensive-type coverage shall, upon the referral of a physician,  
6 provide coverage for all costs for speech therapy for stuttering. Such  
7 speech therapy shall include, but not be limited to, habilitative speech  
8 therapy treatment and rehabilitative speech therapy treatment for stut-  
9 tering, provided such treatment is performed by a health care profes-  
10 sional licensed pursuant to title eight of the education law. No insur-  
11 er shall impose upon any person receiving benefits pursuant to this  
12 paragraph any durational benefit limitation or maximum for benefits,  
13 services, or visits provided under this paragraph.

14 (B) Nothing in this paragraph shall be construed to prevent the  
15 medical management or utilization review of the services or prevent a  
16 policy from requiring that services be provided through a network of  
17 participating providers.

18 (C) Coverage may be denied on the basis that such treatment is being  
19 provided to the insured pursuant to an individualized family service  
20 plan under section twenty-five hundred forty-five of the public health  
21 law or an individualized education plan under article eighty-nine of the  
22 education law. The provision of services pursuant to an individualized  
23 family service plan under section twenty-five hundred forty-five of the  
24 public health law or an individualized education plan under article  
25 eighty-nine of the education law shall not affect coverage under the  
26 policy for services provided on a supplemental basis outside of an

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

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1 educational setting if such services are provided upon the referral of a  
2 physician.

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

5 (yy) (A) Every medical expense indemnity corporation, hospital service  
6 corporation and health service corporation which provides medical, major  
7 medical, or similar comprehensive-type coverage shall, upon referral of  
8 a physician, provide coverage for all costs for speech therapy for stut-  
9 tering. Such speech therapy shall include, but not be limited to, habi-  
10 litative speech therapy treatment and rehabilitative speech therapy  
11 treatment for stuttering, provided such treatment is performed by a  
12 health care professional licensed pursuant to title eight of the educa-  
13 tion law. No corporation shall impose upon any person receiving bene-  
14 fits pursuant to this subsection any durational benefit limitation or  
15 maximum for benefits, services, or visits provided under this  
16 subsection.

17 (B) Nothing in this subsection shall be construed to prevent the  
18 medical management or utilization review of the services or prevent a  
19 policy from requiring that services be provided through a network of  
20 participating providers.

21 (C) Coverage may be denied on the basis that such treatment is being  
22 provided to the insured pursuant to an individualized family service  
23 plan under section twenty-five hundred forty-five of the public health  
24 law or an individualized education plan under article eighty-nine of the  
25 education law. The provision of services pursuant to an individualized  
26 family service plan under section twenty-five hundred forty-five of the  
27 public health law or an individualized education plan under article  
28 eighty-nine of the education law shall not affect coverage under the  
29 policy for services provided on a supplemental basis outside of an  
30 educational setting if such services are provided upon the referral of a  
31 physician.

32 § 3. This act shall take effect on the first of January next succeed-  
33 ing the date on which it shall have become a law and shall apply to  
34 policies and contracts issued, renewed, modified, altered or amended on  
35 or after such effective date. Effective immediately, the addition,  
36 amendment and/or repeal of any rule or regulation necessary for the  
37 implementation of this act on its effective date are authorized to be  
38 made and completed on or before such effective date.