

STATE OF NEW YORK

8969--B

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 -- reported favorably from said committee and committed to the Committee on Finance -- 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 large group policy delivered or issued for delivery in
4 this state which provides medical, major medical, or similar comprehen-
5 sive-type coverage shall, upon the referral of a physician, provide
6 coverage for all costs for speech therapy for stuttering. Such speech
7 therapy shall include, but not be limited to, habilitative speech thera-
8 py treatment and rehabilitative speech therapy treatment for stuttering,
9 provided such treatment is performed by a health care professional
10 licensed pursuant to title eight of the education law. Such coverage
11 shall not be subject to any durational benefit limitation or maximum for
12 benefits, services, or visits provided under this paragraph.

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

17 (C) Coverage may be denied on the basis that such treatment is being
18 provided to the insured pursuant to an individualized family service
19 plan under section twenty-five hundred forty-five of the public health
20 law or an individualized education plan under article eighty-nine of the
21 education law. The provision of services pursuant to an individualized
22 family service plan under section twenty-five hundred forty-five of the
23 public health law or an individualized education plan under article

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

LBD07423-09-6

1 eighty-nine of the education law shall not affect coverage under the
2 policy for services provided on a supplemental basis outside of an
3 educational setting if such services are provided upon the referral of a
4 physician.

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

7 (yy) (A) Every large group contract issued by a medical expense indem-
8 nity corporation, hospital service corporation and health service corpo-
9 ration which provides medical, major medical, or similar comprehensive-
10 type coverage shall, upon referral of a physician, provide coverage for
11 all costs for speech therapy for stuttering. Such speech therapy shall
12 include, but not be limited to, habilitative speech therapy treatment
13 and rehabilitative speech therapy treatment for stuttering, provided
14 such treatment is performed by a health care professional licensed
15 pursuant to title eight of the education law. Such coverage shall not be
16 subject to any durational benefit limitation or maximum for benefits,
17 services, or visits provided under this subsection.

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

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

33 § 3. This act shall take effect January 1, 2028 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.