

HOUSE BILL 296

By Love

AN ACT to amend Tennessee Code Annotated, Title 8;
Title 56; Title 63; Title 68 and Title 71, relative to
speech therapy.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Title 56, Chapter 7, Part 23, is amended by
adding the following as a new section:

(a) As used in this section:

(1) "Habilitative services" means healthcare services that help an
individual keep, learn, or improve skills and functioning for daily living;

(2) "Habilitative speech therapy" means speech therapy that helps a
person keep, learn, or improve skills and functioning for daily living;

(3) "Health benefit plan":

(A) Means a hospital or medical expense policy; health, hospital,
or medical service corporation contract; policy or agreement entered into
by a health insurer; or health maintenance organization contract offered
by an employer;

(B) Includes a state insurance plan set out in title 8, chapter 27; a
policy or contract for health insurance coverage provided under the
TennCare medical assistance program or a successor program provided
for in title 71, chapter 5; and a policy or contract for health insurance
coverage provided under the CoverKids program or a successor program
provided for in title 71, chapter 3; and

(C) Does not include policies or certificates covering only accident, credit, dental, disability income, long-term care, hospital indemnity, medicare supplement, as defined in § 1882(g)(1) of the Social Security Act (42 U.S.C. § 1395ss(g)(1)), specified disease, or vision care; other limited benefit health insurance; coverage issued as a supplement to liability insurance; workers' compensation insurance; automobile medical payment insurance; or insurance that is statutorily required to be contained in any liability insurance policy or equivalent self insurance;

(4) "Rehabilitative services" means healthcare services that help a person restore or improve skills and functioning for daily living that have been lost or impaired;

(5) "Rehabilitative speech therapy" means speech therapy that helps a person restore or improve skills and functioning for daily living that have been lost or impaired; and

(6) "Speech therapy" means the therapeutic care provided to an individual for treatment administered by a licensed speech language pathologist.

(b) A health benefit plan that amends, renews, or delivers a policy of coverage on or after July 1, 2025, and that provides coverage for:

(1) Habilitative services, must provide coverage for habilitative speech therapy as a treatment for stuttering, regardless of whether the stuttering is classified as developmental;

(2) Rehabilitative services, must provide coverage for rehabilitative speech therapy as a treatment for stuttering; or

(3) Both habilitative services and rehabilitative services, must provide the coverage required under subdivisions (b)(1) and (2).

(c) The coverage required under subsection (b):

(1) Must not be subject to any maximum annual benefit limit, including any limits on the number of visits an insured may make to a speech-language pathologist;

(2) Must not be limited based on the type of disease, injury, disorder, or other medical condition that resulted in the stuttering;

(3) Must not be subject to utilization review or utilization management requirements, including prior authorization or a determination that the speech therapy services are medically necessary; and

(4) Must include coverage for speech therapy provided in person and via telehealth.

SECTION 2. This act takes effect upon becoming a law, the public welfare requiring it.