

1 A bill to be entitled
2 An act relating to coverage for treatment of
3 stuttering; amending s. 409.906, F.S.; authorizing the
4 Agency for Health Care Administration to pay for
5 certain services and devices as a treatment of
6 stuttering for Medicaid recipients; providing
7 requirements for such coverages; authorizing speech
8 therapy in person and via telehealth as a treatment
9 for stuttering; authorizing the agency to include the
10 use of certain communication technologies,
11 applications, and platforms for such telehealth
12 treatment; providing definitions; authorizing the
13 agency to seek federal approval for a specified
14 purpose; creating ss. 627.64192, 627.66912, and
15 641.3109, F.S.; providing definitions; requiring
16 certain individual health insurance policies, group
17 health insurance policies, and health maintenance
18 contracts, respectively, to provide coverage for
19 specified services and devices as treatment for
20 stuttering; providing requirements for such coverages;
21 authorizing speech therapy in person and via
22 telehealth; providing requirements for telehealth
23 coverages; providing an effective date.

24
25 Be It Enacted by the Legislature of the State of Florida:

Section 1. Subsection (30) is added to section 409.906, Florida Statutes, to read:

409.906 Optional Medicaid services.—Subject to specific appropriations, the agency may make payments for services which are optional to the state under Title XIX of the Social Security Act and are furnished by Medicaid providers to recipients who are determined to be eligible on the dates on which the services were provided. Any optional service that is provided shall be provided only when medically necessary and in accordance with state and federal law. Optional services rendered by providers in mobile units to Medicaid recipients may be restricted or prohibited by the agency. Nothing in this section shall be construed to prevent or limit the agency from adjusting fees, reimbursement rates, lengths of stay, number of visits, or number of services, or making any other adjustments necessary to comply with the availability of moneys and any limitations or directions provided for in the General Appropriations Act or chapter 216. If necessary to safeguard the state's systems of providing services to elderly and disabled persons and subject to the notice and review provisions of s. 216.177, the Governor may direct the Agency for Health Care Administration to amend the Medicaid state plan to delete the optional Medicaid service known as "Intermediate Care Facilities for the Developmentally Disabled." Optional services may include:

(30) HABILITATIVE AND REHABILITATIVE SERVICES AND DEVICES
FOR TREATMENT OF STUTTERING.—

(a) The agency may pay for the following services and
devices as a treatment of stuttering for a recipient:

1. Habilitative services and devices, including
habilitative speech therapy, regardless of whether the
stuttering is classified as developmental.

2. Rehabilitative services and devices, including
rehabilitative speech therapy.

3. Both habilitative services and devices and
rehabilitative services and devices as provided in subparagraphs
1. and 2., respectively.

(b)1. The coverage for habilitative services and devices
and rehabilitative services and devices provided under paragraph
(a) is not subject to any limit:

a. On the number of visits a recipient may make to a
speech-language pathologist; or

b. Based on the type of disease, injury, disorder, or
other medical condition that resulted in the stuttering.

2. The habilitative speech therapy and rehabilitative
speech therapy provided under paragraph (a) may be rendered in
person or via telehealth. For reimbursement for speech therapy
rendered via telehealth, the agency may also include the use of
any communication technology, application, or platform to
deliver telehealth services which complies with applicable

76 privacy provisions of the Health Insurance Portability and
77 Accountability Act of 1996, 42 U.S.C. ss. 1320d et seq., as
78 amended.

79 (c) As used in this subsection, the term:

80 1. "Habilitative services and devices" means health care
81 services and assistive technology devices that help a person
82 learn, maintain, or improve skills and functioning for daily
83 living.

84 2. "Habilitative speech therapy" means speech therapy that
85 helps a person learn, maintain, or improve skills and
86 functioning for daily living.

87 3. "Rehabilitative services and devices" means restorative
88 and remedial services and assistive technology devices that
89 maintain or enhance the current level of functioning of a person
90 if there is a possibility of improvement or reversal of
91 impairment.

92 4. "Rehabilitative speech therapy" means restorative and
93 remedial speech therapy that maintains or enhances the current
94 level of functioning of a person if there is a possibility of
95 improvement or reversal of impairment.

96 (d) The agency may seek federal approval necessary to
97 implement this subsection.

98 **Section 2. Section 627.64192, Florida Statutes, is created**
99 **to read:**

100 627.64192 Coverage for treatment of stuttering.—

101 (1) As used in this section, the term:

102 (a) "Habilitative services and devices" means health care
103 services and assistive technology devices that help a person
104 learn, maintain, or improve skills and functioning for daily
105 living.

106 (b) "Habilitative speech therapy" means speech therapy
107 that helps a person learn, maintain, or improve skills and
108 functioning for daily living.

109 (c) "Rehabilitative services and devices" means
110 restorative and remedial services and assistive technology
111 devices that maintain or enhance the current level of
112 functioning of a person if there is a possibility of improvement
113 or reversal of impairment.

114 (d) "Rehabilitative speech therapy" means restorative and
115 remedial speech therapy that maintains or enhances the current
116 level of functioning of a person if there is a possibility of
117 improvement or reversal of impairment.

118 (2) (a) A health insurance policy that provides coverage
119 for:

120 1. Habilitative services and devices must provide coverage
121 for habilitative services and devices as a treatment for
122 stuttering, including habilitative speech therapy, regardless of
123 whether the stuttering is classified as developmental.

124 2. Rehabilitative services and devices must provide
125 coverage for rehabilitative services and devices as a treatment

126 for stuttering, including rehabilitative speech therapy.

127 3. Both habilitative services and devices and
128 rehabilitative services and devices must provide the coverages
129 required under subparagraphs 1. and 2.

130 (b) The coverage for habilitative services and devices and
131 rehabilitative services and devices required under paragraph

132 (a):

133 1. May not be subject to:

134 a. Any limit on maximum annual benefits, including any
135 limit on the number of visits an insured may make to a speech-
136 language pathologist;

137 b. Any limit based on the type of disease, injury,
138 disorder, or other medical condition that resulted in the
139 stuttering; or

140 c. Any utilization review or utilization management
141 requirement, including prior authorization or a determination
142 that the habilitative services and devices or rehabilitative
143 services and devices are medically necessary.

144 2. Must include coverage for speech therapy provided in
145 person and via telehealth. The telehealth coverage provided
146 under this paragraph:

147 a. May not be less than the coverage for in-person speech
148 therapy.

149 b. Must include the use of any communication technology,
150 application, or platform to deliver telehealth services which

151 complies with applicable privacy provisions of the Health
152 Insurance Portability and Accountability Act of 1996, 42 U.S.C.
153 ss. 1320d et seq., as amended.

154 **Section 3. Section 627.66912, Florida Statutes, is created**
155 **to read:**

156 627.66912 Coverage for treatment of stuttering.—

157 (1) As used in this section, the term:

158 (a) "Habilitative services and devices" means health care
159 services and assistive technology devices that help a person
160 learn, maintain, or improve skills and functioning for daily
161 living.

162 (b) "Habilitative speech therapy" means speech therapy
163 that helps a person learn, maintain, or improve skills and
164 functioning for daily living.

165 (c) "Rehabilitative services and devices" means
166 restorative and remedial services and assistive technology
167 devices that maintain or enhance the current level of
168 functioning of a person if there is a possibility of improvement
169 or reversal of impairment.

170 (d) "Rehabilitative speech therapy" means restorative and
171 remedial speech therapy that maintains or enhances the current
172 level of functioning of a person if there is a possibility of
173 improvement or reversal of impairment.

174 (2) (a) A health insurance policy that provides coverage
175 for:

176 1. Habilitative services and devices must provide coverage
177 for habilitative services and devices as a treatment for
178 stuttering, including habilitative speech therapy, regardless of
179 whether the stuttering is classified as developmental.

180 2. Rehabilitative services and devices must provide
181 coverage for rehabilitative services and devices as a treatment
182 for stuttering, including rehabilitative speech therapy.

183 3. Both habilitative services and devices and
184 rehabilitative services and devices must provide the coverages
185 required under subparagraphs 1. and 2.

186 (b) The coverage for habilitative services and devices and
187 rehabilitative services and devices required under paragraph
188 (a):

189 1. May not be subject to:

190 a. Any limit on maximum annual benefits, including any
191 limit on the number of visits an insured may make to a speech-
192 language pathologist;

193 b. Any limit based on the type of disease, injury,
194 disorder, or other medical condition that resulted in the
195 stuttering; or

196 c. Any utilization review or utilization management
197 requirement, including prior authorization or a determination
198 that the habilitative services and devices or rehabilitative
199 services and devices are medically necessary.

200 2. Must include coverage for speech therapy provided in

201 person and via telehealth. The telehealth coverage provided
202 under this paragraph:

203 a. May not be less than the coverage for in-person speech
204 therapy.

205 b. Must include the use of any communication technology,
206 application, or platform to deliver telehealth services which
207 complies with applicable privacy provisions of the Health
208 Insurance Portability and Accountability Act of 1996, 42 U.S.C.
209 ss. 1320d et seq., as amended.

210 **Section 4. Section 641.3109, Florida Statutes, is created**
211 **to read:**

212 641.3109 Coverage for treatment of stuttering.—

213 (1) As used in this section, the term:

214 (a) "Habilitative services and devices" means health care
215 services and assistive technology devices that help a person
216 learn, maintain, or improve skills and functioning for daily
217 living.

218 (b) "Habilitative speech therapy" means speech therapy
219 that helps a person learn, maintain, or improve skills and
220 functioning for daily living.

221 (c) "Rehabilitative services and devices" means
222 restorative and remedial services and assistive technology
223 devices that maintain or enhance the current level of
224 functioning of a person if there is a possibility of improvement
225 or reversal of impairment.

226 (d) "Rehabilitative speech therapy" means restorative and
227 remedial speech therapy that maintains or enhances the current
228 level of functioning of a person if there is a possibility of
229 improvement or reversal of impairment.

230 (2) (a) A health maintenance contract that provides
231 coverage for:

232 1. Habilitative services and devices must provide coverage
233 for habilitative services and devices as a treatment for
234 stuttering, including habilitative speech therapy, regardless of
235 whether the stuttering is classified as developmental.

236 2. Rehabilitative services and devices must provide
237 coverage for rehabilitative services and devices as a treatment
238 for stuttering, including rehabilitative speech therapy.

239 3. Both habilitative services and devices and
240 rehabilitative services and devices must provide the coverages
241 required under subparagraphs 1. and 2.

242 (b) The coverage for habilitative services and devices and
243 rehabilitative services and devices required under paragraph
244 (a) :

245 1. May not be subject to:

246 a. Any limit on maximum annual benefits, including any
247 limit on the number of visits a subscriber may make to a speech-
248 language pathologist;

249 b. Any limit based on the type of disease, injury,
250 disorder, or other medical condition that resulted in the

251 stuttering; or

252 c. Any utilization review or utilization management
253 requirement, including prior authorization or a determination
254 that the habilitative services and devices or rehabilitative
255 services and devices are medically necessary.

256 2. Must include coverage for speech therapy provided in
257 person and via telehealth. The telehealth coverage provided
258 under this paragraph:

259 a. May not be less than the coverage for in-person speech
260 therapy.

261 b. Must include the use of any communication technology,
262 application, or platform to deliver telehealth services which
263 complies with applicable privacy provisions of the Health
264 Insurance Portability and Accountability Act of 1996, 42 U.S.C.
265 ss. 1320d et seq., as amended.

266 **Section 5.** This act shall take effect July 1, 2026.