By Senator Smith

17-00939B-26 2026922

A bill to be entitled

An act relating to coverage for treatment of stuttering; amending s. 409.906, F.S.; authorizing the Agency for Health Care Administration to pay for certain services and devices as a treatment for stuttering for Medicaid recipients; providing requirements for such coverages; authorizing speech therapy in person and via telehealth as a treatment for stuttering; authorizing the agency to include the use of certain communication technologies, applications, and platforms for such telehealth treatment; providing definitions; authorizing the agency to seek federal approval for a specified purpose; creating ss. 627.64192, 627.66912, and 641.3109, F.S.; providing definitions; requiring certain individual health insurance policies, group health insurance policies, and health maintenance contracts, respectively, to provide coverage for specified services and devices as treatments for stuttering; providing requirements for such coverages; authorizing speech therapy in person and via telehealth; providing requirements for telehealth coverage; providing an effective date.

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

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

409.906 Optional Medicaid services.—Subject to specific

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17-00939B-26 2026922

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 privacy provisions of the Health Insurance Portability and Accountability Act of 1996, 42 U.S.C. ss. 1320d et seq., as amended.
  - (c) As used in this subsection, the term:
- 1. "Habilitative services and devices" means health care services and assistive technology devices that help a person learn, maintain, or improve skills and functioning for daily living.
- 2. "Habilitative speech therapy" means speech therapy that helps a person learn, maintain, or improve skills and functioning for daily living.
  - 3. "Rehabilitative services and devices" means restorative

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17-00939B-26 2026922

and remedial services and assistive technology devices that

maintain or enhance the current level of functioning of a person
if there is a possibility of improvement or reversal of
impairment.

- 4. "Rehabilitative speech therapy" means restorative and remedial speech therapy that maintains or enhances the current level of functioning of a person if there is a possibility of improvement or reversal of impairment.
- (d) The agency may seek federal approval necessary to implement this subsection.
- Section 2. Section 627.64192, Florida Statutes, is created to read:
  - 627.64192 Coverage for treatment of stuttering.-
  - (1) As used in this section, the term:
- (a) "Habilitative services and devices" means health care services and assistive technology devices that help a person learn, maintain, or improve skills and functioning for daily living.
- (b) "Habilitative speech therapy" means speech therapy that helps a person learn, maintain, or improve skills and functioning for daily living.
- (c) "Rehabilitative services and devices" means restorative and remedial services and assistive technology devices that maintain or enhance the current level of functioning of a person if there is a possibility of improvement or reversal of impairment.
- (d) "Rehabilitative speech therapy" means restorative and remedial speech therapy that maintains or enhances the current level of functioning of a person if there is a possibility of

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17-00939B-26 2026922

- improvement or reversal of impairment.
  - (2) (a) A health insurance policy that provides coverage for:
  - 1. Habilitative services and devices must provide coverage for habilitative services and devices as a treatment for stuttering, including habilitative speech therapy, regardless of whether the stuttering is classified as developmental.
  - 2. Rehabilitative services and devices must provide coverage for rehabilitative services and devices as a treatment for stuttering, including rehabilitative speech therapy.
  - 3. Both habilitative services and devices and rehabilitative services and devices must provide the coverages required under subparagraphs 1. and 2.
  - (b) The coverage for habilitative services and devices and rehabilitative services and devices required under paragraph (a):
    - 1. May not be subject to:
  - a. Any limit on maximum annual benefits, including any limit on the number of visits an insured may make to a speechlanguage pathologist;
  - b. Any limit based on the type of disease, injury, disorder, or other medical condition that resulted in the stuttering; or
  - c. Any utilization review or utilization management requirement, including prior authorization or a determination that the habilitative services and devices or rehabilitative services and devices are medically necessary.
  - 2. Must include coverage for speech therapy provided in person and via telehealth. The telehealth coverage provided

under this paragraph:

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- a. May not be less than the coverage for in-person speech therapy.
- b. Must include the use of any communication technology, application, or platform to deliver telehealth services which complies with applicable privacy provisions of the Health Insurance Portability and Accountability Act of 1996, 42 U.S.C. ss. 1320d et seq., as amended.
- Section 3. Section 627.66912, Florida Statutes, is created to read:
  - 627.66912 Coverage for treatment of stuttering.-
  - (1) As used in this section, the term:
- (a) "Habilitative services and devices" means health care services and assistive technology devices that help a person learn, maintain, or improve skills and functioning for daily living.
- (b) "Habilitative speech therapy" means speech therapy that helps a person learn, maintain, or improve skills and functioning for daily living.
- (c) "Rehabilitative services and devices" means restorative and remedial services and assistive technology devices that maintain or enhance the current level of functioning of a person if there is a possibility of improvement or reversal of impairment.
- (d) "Rehabilitative speech therapy" means restorative and remedial speech therapy that maintains or enhances the current level of functioning of a person if there is a possibility of improvement or reversal of impairment.
  - (2) (a) A health insurance policy that provides coverage

for:

- 1. Habilitative services and devices must provide coverage for habilitative services and devices as a treatment for stuttering, including habilitative speech therapy, regardless of whether the stuttering is classified as developmental.
- 2. Rehabilitative services and devices must provide coverage for rehabilitative services and devices as a treatment for stuttering, including rehabilitative speech therapy.
- 3. Both habilitative services and devices and rehabilitative services and devices must provide the coverages required under subparagraphs 1. and 2.
- (b) The coverage for habilitative services and devices and rehabilitative services and devices required under paragraph

  (a):
  - 1. May not be subject to:
- a. Any limit on maximum annual benefits, including any limit on the number of visits an insured may make to a speech-language pathologist;
- b. Any limit based on the type of disease, injury, disorder, or other medical condition that resulted in the stuttering; or
- c. Any utilization review or utilization management requirement, including prior authorization or a determination that the habilitative services and devices or rehabilitative services and devices are medically necessary.
- 2. Must include coverage for speech therapy provided in person and via telehealth. The telehealth coverage provided under this paragraph:
  - a. May not be less than the coverage for in-person speech

therapy.

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

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

- 641.3109 Coverage for treatment of stuttering.-
- (1) As used in this section, the term:
- (a) "Habilitative services and devices" means health care services and assistive technology devices that help a person learn, maintain, or improve skills and functioning for daily living.
- (b) "Habilitative speech therapy" means speech therapy that helps a person learn, maintain, or improve skills and functioning for daily living.
- (c) "Rehabilitative services and devices" means restorative and remedial services and assistive technology devices that maintain or enhance the current level of functioning of a person if there is a possibility of improvement or reversal of impairment.
- (d) "Rehabilitative speech therapy" means restorative and remedial speech therapy that maintains or enhances the current level of functioning of a person if there is a possibility of improvement or reversal of impairment.
- (2) (a) A health maintenance contract that provides coverage for:
  - 1. Habilitative services and devices must provide coverage

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17-00939B-26 2026922

for habilitative services and devices as a treatment for

stuttering, including habilitative speech therapy, regardless of

whether the stuttering is classified as developmental.

- 2. Rehabilitative services and devices must provide coverage for rehabilitative services and devices as a treatment for stuttering, including rehabilitative speech therapy.
- 3. Both habilitative services and devices and rehabilitative services and devices must provide the coverages required under subparagraphs 1. and 2.
- (b) The coverage for habilitative services and devices and rehabilitative services and devices required under paragraph
  (a):
  - 1. May not be subject to:
- a. Any limit on maximum annual benefits, including any limit on the number of visits a subscriber may make to a speechlanguage pathologist;
- b. Any limit based on the type of disease, injury, disorder, or other medical condition that resulted in the stuttering; or
- c. Any utilization review or utilization management requirement, including prior authorization or a determination that the habilitative services and devices or rehabilitative services and devices are medically necessary.
- 2. Must include coverage for speech therapy provided in person and via telehealth. The telehealth coverage provided under this paragraph:
- $\underline{\text{a. May not be less than the coverage for in-person speech}}$  therapy.
  - b. Must include the use of any communication technology,

17-00939B-26 2026922 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. ss. 1320d et seq., as amended. 265 266 Section 5. This act shall take effect July 1, 2026.