SENATE COMMERCE COMMITTEE

STATEMENT TO

SENATE, No. 3558

STATE OF NEW JERSEY

DATED: FEBRUARY 10, 2025

The Senate Commerce Committee reports favorably Senate Bill No. 3558.

This bill requires health insurers (health, hospital and medical service corporations, commercial individual and group health insurers, health maintenance organizations, health benefits plans issued pursuant to the New Jersey Individual Health Coverage and Small Employer Health Benefits Programs, the State Health Benefits Program, and the School Employees' Health Benefits Program) and the State Medicaid program to provide coverage for medical expenses incurred in the treatment of stuttering, including habilitative speech therapy and rehabilitative speech therapy. Whether treatment is a medical necessity is to be determined by the covered person's medical doctor.

The bill requires coverage to be provided whether the services are delivered in-person or through telemedicine or telehealth, without the imposition of any prior authorization or other utilization management requirements, and without cost-sharing.

Pursuant to the bill, "habilitative speech therapy" means speech therapy that helps a person keep, learn, or improve skills and functioning for daily living; and "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.