

**HOUSE . . . . . No. 1218**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

*Patrick Joseph Kearney*

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to access to health care.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Patrick Joseph Kearney</i>	<i>4th Plymouth</i>	<i>1/14/2025</i>
<i>Jeffrey Rosario Turco</i>	<i>19th Suffolk</i>	<i>6/16/2025</i>
<i>Sean Garballey</i>	<i>23rd Middlesex</i>	<i>6/25/2025</i>

**HOUSE . . . . . No. 1218**

By Representative Kearney of Scituate, a petition (accompanied by bill, House, No. 1218) of Patrick Joseph Kearney relative to insurance coverage for stuttering speech therapy. Financial Services.

**The Commonwealth of Massachusetts**

**In the One Hundred and Ninety-Fourth General Court  
(2025-2026)**

An Act relative to access to health care.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1 SECTION 1. Chapter 32A of the General Laws, as amended by section 1 of chapter 231  
2 of the acts of 2024, is hereby further amended by adding the following section:-

3 Section 35. (a) For the purposes of this section, the following words shall, unless the  
4 context clearly requires otherwise, have the following meanings:

5 “Habilitative services”, health care services that help a person keep, learn or improve  
6 skills and functioning for daily living.

7 “Habilitative stuttering speech therapy treatment”, speech therapy that helps an individual  
8 to keep, learn or improve skills and functioning for daily living.

9 “Rehabilitative services”, health care services that help a person restore or improve skills  
10 and functioning for daily living that have been lost or impaired.

11 “Rehabilitative stuttering speech therapy treatment”, speech therapy that helps an  
12 individual restore or improve skills and functioning of daily life that have been lost or impaired.

13 “Stuttering speech therapy”, therapeutic care provided to an individual for the treatment  
14 of stuttering administered by a licensed speech language pathologist.

15 “Telehealth”, the application of telecommunication technology to deliver speech therapy  
16 services at a distance for assessment, intervention or consultation.

17 “Utilization review”, a set of formal techniques designed to monitor the use of or  
18 evaluate the medical necessity, appropriateness, efficacy or efficiency of health care services,  
19 procedures or settings, including: prior authorization, second opinion, certification, concurrent  
20 review, case management, discharge planning or retrospective review, in order to make a  
21 determination regarding coverage of the service under the terms of a health insurance policy or  
22 an agreement with the department of health and human services.

23 (b) Any coverage offered by the commission to an active or retired employee of the  
24 commonwealth insured through the commission shall provide coverage for the cost of: (i)  
25 habilitative services that shall provide coverage for habilitative stuttering speech therapy  
26 treatment as a treatment for stuttering, regardless of whether the stuttering is classified as  
27 developmental; (ii) rehabilitative services that shall provide coverage for rehabilitative stuttering  
28 speech therapy treatment as a treatment for stuttering; or (iii) both habilitative services and  
29 rehabilitative services under clauses (i) and (ii).

30 (c) Habilitative services and rehabilitative services coverage required under this section  
31 shall not be: (i) subject to any maximum annual benefit limit, including any limits on the number  
32 of visits an insured may make to a speech language pathologist; (ii) limited based on the type of

33 disease, injury, disorder or other medical condition that resulted in the stuttering; or (iii) subject  
34 to utilization review or utilization management requirements, including prior authorization or a  
35 determination that the speech therapy services are medically necessary.

36 (d) Habilitative services and rehabilitative services required under this section shall  
37 include coverage for speech therapy provided in person and via telehealth. Telehealth coverage  
38 required under this subsection shall: (i) not be less than the coverage required for health benefit  
39 plans; and (ii) include the use of any communication technology, application or platform to  
40 deliver telehealth services, except coverage may be restricted to technology, applications or  
41 platforms that are compliant with any applicable privacy provisions of the Federal Health  
42 Insurance Portability and Accountability Act of 1996, 42 U.S.C. sec. 1320d et seq.

43 (e) Habilitative services and rehabilitative services required under this section shall  
44 include: (i) treatment of speech, language, voice, communication, fluency or auditory processing  
45 disorder for individual service; and (ii) treatment of speech, language, voice, communication or  
46 auditory processing disorder for group service with 2 or more individuals.

47 SECTION 2. Chapter 118E of the General Laws is hereby amended by inserting after  
48 section 10W, added by section 2 of said chapter 231, the following section:-

49 Section 10X. (a) For the purposes of this section, the following words shall, unless the  
50 context clearly requires otherwise, have the following meanings:

51 “Habilitative services”, health care services that help a person keep, learn or improve  
52 skills and functioning for daily living.

53 “Habilitative stuttering speech therapy treatment”, speech therapy that helps an individual  
54 to keep, learn or improve skills and functioning for daily living.

55 “Rehabilitative services”, health care services that help a person restore or improve skills  
56 and functioning for daily living that have been lost or impaired.

57 “Rehabilitative stuttering speech therapy treatment”, speech therapy that helps an  
58 individual restore or improve skills and functioning of daily life that have been lost or impaired.

59 “Stuttering speech therapy”, therapeutic care provided to an individual for the treatment  
60 of stuttering administered by a licensed speech language pathologist.

61 “Telehealth”, the application of telecommunication technology to deliver speech therapy  
62 services at a distance for assessment, intervention or consultation.

63 “Utilization review”, a set of formal techniques designed to monitor the use of or  
64 evaluate the medical necessity, appropriateness, efficacy or efficiency of health care services,  
65 procedures or settings, including: prior authorization, second opinion, certification, concurrent  
66 review, case management, discharge planning or retrospective review, in order to make a  
67 determination regarding coverage of the service under the terms of a health insurance policy or  
68 an agreement with the department of health and human services.

69 (b) The division and its contracted health insurers, health plans, health maintenance  
70 organizations and third-party administrators under contract to a Medicaid managed care  
71 organization, primary care clinician plan or an accountable care organization shall provide  
72 coverage for habilitative stuttering speech therapy treatment as a treatment for stuttering,  
73 regardless of whether the stuttering is classified as developmental; (ii) rehabilitative services that

74 shall provide coverage for rehabilitative stuttering speech therapy treatment as a treatment for  
75 stuttering; or (iii) both habilitative services and rehabilitative services under clauses (i) and (ii).

76 (c) Habilitative services and rehabilitative services coverage required under this section  
77 shall not be: (i) subject to any maximum annual benefit limit, including any limits on the number  
78 of visits an insured may make to a speech language pathologist; (ii) limited based on the type of  
79 disease, injury, disorder or other medical condition that resulted in the stuttering; or (iii) subject  
80 to utilization review or utilization management requirements, including prior authorization or a  
81 determination that the speech therapy services are medically necessary.

82 (d) Habilitative services and rehabilitative services required under this section shall  
83 include coverage for speech therapy provided in person and via telehealth. Telehealth coverage  
84 required under this subsection shall: (i) not be less than the coverage required for health benefit  
85 plans; and (ii) include the use of any communication technology, application or platform to  
86 deliver telehealth services, except coverage may be restricted to technology, applications or  
87 platforms that are compliant with any applicable privacy provisions of the Federal Health  
88 Insurance Portability and Accountability Act of 1996, 42 U.S.C. sec. 1320d et seq.

89 (e) Habilitative services and rehabilitative services required under this section shall  
90 include: (i) treatment of speech, language, voice, communication, fluency or auditory processing  
91 disorder for individual service; and (ii) treatment of speech, language, voice, communication or  
92 auditory processing disorder for group service with 2 or more individuals.

93 SECTION 3. Chapter 175 of the General Laws is hereby amended by inserting after  
94 section 47ZZ, added by section 3 of said chapter 231, the following section:-

95           Section 47AAA. (a) For the purposes of this section, the following words shall, unless the  
96 context clearly requires otherwise, have the following meanings:

97           “Habilitative services”, health care services that help a person keep, learn or improve  
98 skills and functioning for daily living.

99           “Habilitative stuttering speech therapy treatment”, speech therapy that helps an individual  
100 to keep, learn or improve skills and functioning for daily living.

101           “Rehabilitative services”, health care services that help a person restore or improve skills  
102 and functioning for daily living that have been lost or impaired.

103           “Rehabilitative stuttering speech therapy treatment”, speech therapy that helps an  
104 individual restore or improve skills and functioning of daily life that have been lost or impaired.

105           “Stuttering speech therapy”, therapeutic care provided to an individual for the treatment  
106 of stuttering administered by a licensed speech language pathologist.

107           “Telehealth”, the application of telecommunication technology to deliver speech therapy  
108 services at a distance for assessment, intervention or consultation.

109           “Utilization review”, a set of formal techniques designed to monitor the use of or  
110 evaluate the medical necessity, appropriateness, efficacy or efficiency of health care services,  
111 procedures or settings, including: prior authorization, second opinion, certification, concurrent  
112 review, case management, discharge planning or retrospective review, in order to make a  
113 determination regarding coverage of the service under the terms of a health insurance policy or  
114 an agreement with the department of health and human services.

115 (b) An individual policy of accident and sickness insurance issued under section 108 that  
116 provides hospital expense and surgical expense insurance and any group blanket or general  
117 policy of accident and sickness insurance issued under section 110 that provides hospital expense  
118 and surgical expense insurance, which is issued or renewed within or without the  
119 commonwealth, shall provide coverage for the cost of: (i) habilitative services that shall provide  
120 coverage for habilitative stuttering speech therapy treatment as a treatment for stuttering,  
121 regardless of whether the stuttering is classified as developmental; (ii) rehabilitative services that  
122 shall provide coverage for rehabilitative stuttering speech therapy treatment as a treatment for  
123 stuttering; or (iii) both habilitative services and rehabilitative services under clauses (i) and (ii).

124 (c) Habilitative services and rehabilitative services coverage required under this section  
125 shall not be: (i) subject to any maximum annual benefit limit, including any limits on the number  
126 of visits an insured may make to a speech language pathologist; (ii) limited based on the type of  
127 disease, injury, disorder or other medical condition that resulted in the stuttering; or (iii) subject  
128 to utilization review or utilization management requirements, including prior authorization or a  
129 determination that the speech therapy services are medically necessary.

130 (d) Habilitative services and rehabilitative services required under this section shall  
131 include coverage for speech therapy provided in person and via telehealth. Telehealth coverage  
132 required under this subsection shall: (i) not be less than the coverage required for health benefit  
133 plans; and (ii) include the use of any communication technology, application or platform to  
134 deliver telehealth services, except coverage may be restricted to technology, applications or  
135 platforms that are compliant with any applicable privacy provisions of the Federal Health  
136 Insurance Portability and Accountability Act of 1996, 42 U.S.C. sec. 1320d et seq.

137 (e) Habilitative services and rehabilitative services required under this section shall  
138 include: (i) treatment of speech, language, voice, communication, fluency or auditory processing  
139 disorder for individual service; and (ii) treatment of speech, language, voice, communication or  
140 auditory processing disorder for group service with 2 or more individuals.

141 SECTION 4. Chapter 176A of the General Laws is hereby amended by inserting after  
142 section 8AAA, added by section 4 of said chapter 231, the following section:-

143 Section 8BBB. (a) For the purposes of this section, the following words shall, unless the  
144 context clearly requires otherwise, have the following meanings:

145 “Habilitative services”, health care services that help a person keep, learn or improve  
146 skills and functioning for daily living.

147 “Habilitative stuttering speech therapy treatment”, speech therapy that helps an individual  
148 to keep, learn or improve skills and functioning for daily living.

149 “Rehabilitative services”, health care services that help a person restore or improve skills  
150 and functioning for daily living that have been lost or impaired.

151 “Rehabilitative stuttering speech therapy treatment”, speech therapy that helps an  
152 individual restore or improve skills and functioning of daily life that have been lost or impaired.

153 “Stuttering speech therapy”, therapeutic care provided to an individual for the treatment  
154 of stuttering administered by a licensed speech language pathologist.

155 “Telehealth”, the application of telecommunication technology to deliver speech therapy  
156 services at a distance for assessment, intervention or consultation.

157 “Utilization review”, a set of formal techniques designed to monitor the use of or  
158 evaluate the medical necessity, appropriateness, efficacy or efficiency of health care services,  
159 procedures or settings, including: prior authorization, second opinion, certification, concurrent  
160 review, case management, discharge planning or retrospective review, in order to make a  
161 determination regarding coverage of the service under the terms of a health insurance policy or  
162 an agreement with the department of health and human services.

163 (b) Any contract between a subscriber and a corporation under an individual or group  
164 hospital service plan which is delivered, issued or renewed within the commonwealth shall  
165 provide coverage for habilitative stuttering speech therapy treatment as a treatment for stuttering,  
166 regardless of whether the stuttering is classified as developmental; (ii) rehabilitative services that  
167 shall provide coverage for rehabilitative stuttering speech therapy treatment as a treatment for  
168 stuttering; or (iii) both habilitative services and rehabilitative services under clauses (i) and (ii).

169 (c) Habilitative services and rehabilitative services coverage required under this section  
170 shall not be: (i) subject to any maximum annual benefit limit, including any limits on the number  
171 of visits an insured may make to a speech language pathologist; (ii) limited based on the type of  
172 disease, injury, disorder or other medical condition that resulted in the stuttering; or (iii) subject  
173 to utilization review or utilization management requirements, including prior authorization or a  
174 determination that the speech therapy services are medically necessary.

175 (d) Habilitative services and rehabilitative services required under this section shall  
176 include coverage for speech therapy provided in person and via telehealth. Telehealth coverage  
177 required under this subsection shall: (i) not be less than the coverage required for health benefit  
178 plans; and (ii) include the use of any communication technology, application or platform to

179 deliver telehealth services, except coverage may be restricted to technology, applications or  
180 platforms that are compliant with any applicable privacy provisions of the Federal Health  
181 Insurance Portability and Accountability Act of 1996, 42 U.S.C. sec. 1320d et seq.

182 (e) Habilitative services and rehabilitative services required under this section shall  
183 include: (i) treatment of speech, language, voice, communication, fluency or auditory processing  
184 disorder for individual service; and (ii) treatment of speech, language, voice, communication or  
185 auditory processing disorder for group service with 2 or more individuals.

186 SECTION 5. Chapter 176B of the General Laws is hereby amended by inserting after  
187 section 4AAA, added by section 5 of said chapter 231, the following section:-

188 Section 4BBB. (a) For the purposes of this section, the following words shall, unless the  
189 context clearly requires otherwise, have the following meanings:

190 “Habilitative services”, health care services that help a person keep, learn or improve  
191 skills and functioning for daily living.

192 “Habilitative stuttering speech therapy treatment”, speech therapy that helps an individual  
193 to keep, learn or improve skills and functioning for daily living.

194 “Rehabilitative services”, health care services that help a person restore or improve skills  
195 and functioning for daily living that have been lost or impaired.

196 “Rehabilitative stuttering speech therapy treatment”, speech therapy that helps an  
197 individual restore or improve skills and functioning of daily life that have been lost or impaired.

198 “Stuttering speech therapy”, therapeutic care provided to an individual for the treatment  
199 of stuttering administered by a licensed speech language pathologist.

200 “Telehealth”, the application of telecommunication technology to deliver speech therapy  
201 services at a distance for assessment, intervention or consultation.

202 “Utilization review”, a set of formal techniques designed to monitor the use of or  
203 evaluate the medical necessity, appropriateness, efficacy or efficiency of health care services,  
204 procedures or settings, including: prior authorization, second opinion, certification, concurrent  
205 review, case management, discharge planning or retrospective review, in order to make a  
206 determination regarding coverage of the service under the terms of a health insurance policy or  
207 an agreement with the department of health and human services.

208 (b) Any subscription certificate under an individual or group medical service agreement  
209 delivered, issued or renewed within the commonwealth shall provide coverage for habilitative  
210 stuttering speech therapy treatment as a treatment for stuttering, regardless of whether the  
211 stuttering is classified as developmental; (ii) rehabilitative services that shall provide coverage  
212 for rehabilitative stuttering speech therapy treatment as a treatment for stuttering; or (iii) both  
213 habilitative services and rehabilitative services under clauses (i) and (ii).

214 (c) Habilitative services and rehabilitative services coverage required under this section  
215 shall not be: (i) subject to any maximum annual benefit limit, including any limits on the number  
216 of visits an insured may make to a speech language pathologist; (ii) limited based on the type of  
217 disease, injury, disorder or other medical condition that resulted in the stuttering; or (iii) subject  
218 to utilization review or utilization management requirements, including prior authorization or a  
219 determination that the speech therapy services are medically necessary.

220 (d) Habilitative services and rehabilitative services required under this section shall  
221 include coverage for speech therapy provided in person and via telehealth. Telehealth coverage

222 required under this subsection shall: (i) not be less than the coverage required for health benefit  
223 plans; and (ii) include the use of any communication technology, application or platform to  
224 deliver telehealth services, except coverage may be restricted to technology, applications or  
225 platforms that are compliant with any applicable privacy provisions of the Federal Health  
226 Insurance Portability and Accountability Act of 1996, 42 U.S.C. sec. 1320d et seq.

227 (e) Habilitative services and rehabilitative services required under this section shall  
228 include: (i) treatment of speech, language, voice, communication, fluency or auditory processing  
229 disorder for individual service; and (ii) treatment of speech, language, voice, communication or  
230 auditory processing disorder for group service with 2 or more individuals.

231 SECTION 6. Chapter 176G of the General Laws is hereby amended by inserting after  
232 section 4SS, added by section 6 of said chapter 231, the following section:-

233 Section 4TT. (a) For the purposes of this section, the following words shall, unless the  
234 context clearly requires otherwise, have the following meanings:

235 “Habilitative services”, health care services that help a person keep, learn or improve  
236 skills and functioning for daily living.

237 “Habilitative stuttering speech therapy treatment”, speech therapy that helps an individual  
238 to keep, learn or improve skills and functioning for daily living.

239 “Rehabilitative services”, health care services that help a person restore or improve skills  
240 and functioning for daily living that have been lost or impaired.

241 “Rehabilitative stuttering speech therapy treatment”, speech therapy that helps an  
242 individual restore or improve skills and functioning of daily life that have been lost or impaired.

243 “Stuttering speech therapy”, therapeutic care provided to an individual for the treatment  
244 of stuttering administered by a licensed speech language pathologist.

245 “Telehealth”, the application of telecommunication technology to deliver speech therapy  
246 services at a distance for assessment, intervention or consultation.

247 “Utilization review”, a set of formal techniques designed to monitor the use of or  
248 evaluate the medical necessity, appropriateness, efficacy or efficiency of health care services,  
249 procedures or settings, including: prior authorization, second opinion, certification, concurrent  
250 review, case management, discharge planning or retrospective review, in order to make a  
251 determination regarding coverage of the service under the terms of a health insurance policy or  
252 an agreement with the department of health and human services.

253 (b) Any individual or group health maintenance contract shall provide coverage for  
254 habilitative stuttering speech therapy treatment as a treatment for stuttering, regardless of  
255 whether the stuttering is classified as developmental; (ii) rehabilitative services that shall provide  
256 coverage for rehabilitative stuttering speech therapy treatment as a treatment for stuttering; or  
257 (iii) both habilitative services and rehabilitative services under clauses (i) and (ii).

258 (c) Habilitative services and rehabilitative services coverage required under this section  
259 shall not be: (i) subject to any maximum annual benefit limit, including any limits on the number  
260 of visits an insured may make to a speech language pathologist; (ii) limited based on the type of  
261 disease, injury, disorder or other medical condition that resulted in the stuttering; or (iii) subject  
262 to utilization review or utilization management requirements, including prior authorization or a  
263 determination that the speech therapy services are medically necessary.

264 (d) Habilitative services and rehabilitative services required under this section shall  
265 include coverage for speech therapy provided in person and via telehealth. Telehealth coverage  
266 required under this subsection shall: (i) not be less than the coverage required for health benefit  
267 plans; and (ii) include the use of any communication technology, application or platform to  
268 deliver telehealth services, except coverage may be restricted to technology, applications or  
269 platforms that are compliant with any applicable privacy provisions of the Federal Health  
270 Insurance Portability and Accountability Act of 1996, 42 U.S.C. sec. 1320d et seq.

271 (e) Habilitative services and rehabilitative services required under this section shall  
272 include: (i) treatment of speech, language, voice, communication, fluency or auditory processing  
273 disorder for individual service; and (ii) treatment of speech, language, voice, communication or  
274 auditory processing disorder for group service with 2 or more individuals.

275 SECTION 7. Chapter 176I of the General Laws is hereby amended by adding the  
276 following section:-

277 Section 14. (a) For the purposes of this section, the following words shall, unless the  
278 context clearly requires otherwise, have the following meanings:

279 “Habilitative services”, health care services that help a person keep, learn or improve  
280 skills and functioning for daily living.

281 “Habilitative stuttering speech therapy treatment”, speech therapy that helps an individual  
282 to keep, learn or improve skills and functioning for daily living.

283 “Rehabilitative services”, health care services that help a person restore or improve skills  
284 and functioning for daily living that have been lost or impaired.

285           “Rehabilitative stuttering speech therapy treatment”, speech therapy that helps an  
286 individual restore or improve skills and functioning of daily life that have been lost or impaired.

287           “Stuttering speech therapy”, therapeutic care provided to an individual for the treatment  
288 of stuttering administered by a licensed speech language pathologist.

289           “Telehealth”, the application of telecommunication technology to deliver speech therapy  
290 services at a distance for assessment, intervention or consultation.

291           “Utilization review”, a set of formal techniques designed to monitor the use of or  
292 evaluate the medical necessity, appropriateness, efficacy or efficiency of health care services,  
293 procedures or settings, including: prior authorization, second opinion, certification, concurrent  
294 review, case management, discharge planning or retrospective review, in order to make a  
295 determination regarding coverage of the service under the terms of a health insurance policy or  
296 an agreement with the department of health and human services.

297           (b) An organization entering into a preferred provider contract shall provide coverage for  
298 habilitative stuttering speech therapy treatment as a treatment for stuttering, regardless of  
299 whether the stuttering is classified as developmental; (ii) rehabilitative services that shall provide  
300 coverage for rehabilitative stuttering speech therapy treatment as a treatment for stuttering; or  
301 (iii) both habilitative services and rehabilitative services under clauses (i) and (ii).

302           (c) Habilitative services and rehabilitative services coverage required under this section  
303 shall not be: (i) subject to any maximum annual benefit limit, including any limits on the number  
304 of visits an insured may make to a speech language pathologist; (ii) limited based on the type of  
305 disease, injury, disorder or other medical condition that resulted in the stuttering; or (iii) subject

306 to utilization review or utilization management requirements, including prior authorization or a  
307 determination that the speech therapy services are medically necessary.

308 (d) Habilitative services and rehabilitative services required under this section shall  
309 include coverage for speech therapy provided in person and via telehealth. Telehealth coverage  
310 required under this subsection shall: (i) not be less than the coverage required for health benefit  
311 plans; and (ii) include the use of any communication technology, application or platform to  
312 deliver telehealth services, except coverage may be restricted to technology, applications or  
313 platforms that are compliant with any applicable privacy provisions of the Federal Health  
314 Insurance Portability and Accountability Act of 1996, 42 U.S.C. sec. 1320d et seq.

315 (e) Habilitative services and rehabilitative services required under this section shall  
316 include: (i) treatment of speech, language, voice, communication, fluency or auditory processing  
317 disorder for individual service; and (ii) treatment of speech, language, voice, communication or  
318 auditory processing disorder for group service with 2 or more individuals.

319 SECTION 8. This act shall apply to all contracts entered into, renewed or amended on or  
320 after January 1, 2026.