



SPONSOR: Rep. Dorsey Walker & Rep. Longhurst & Rep. Minor-Brown & Rep. Harris & Rep. Lambert & Rep. Romer & Sen. Lockman & Sen. Pinkney  
Reps. Baumbach, Bush

HOUSE OF REPRESENTATIVES  
152nd GENERAL ASSEMBLY

HOUSE SUBSTITUTE NO. 2  
FOR  
HOUSE BILL NO. 273

AN ACT TO AMEND TITLE 18 OF THE DELAWARE CODE RELATING TO HEALTH COVERAGE FOR SPEECH THERAPY.

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

1 Section 1. Amend Chapter 33, Title 18 of the Delaware Code by making deletions as shown by strike through and  
2 insertions as shown by underline as follows:

3 § 3360A. Developmentally delayed speech coverage.

4 (a) For the purpose of this section “child” means a child from birth to age 18.

5 (b) Every individual health insurance contract, including each policy or contract delivered, issued for delivery, or  
6 renewed in this State after December 31, 2024, shall provide coverage for any therapy or services required to treat a child  
7 diagnosed with any of the following speech-language disorders classified in the International Classification of Diseases  
8 (“ICD-10”):

9 (1) Childhood onset fluency disorder.

10 (2) Developmental disorder of speech and language unspecified.

11 (3) Expressive language disorder.

12 (4) Mixed receptive-expressive language disorder.

13 (5) Phonological disorder.

14 (6) Receptive language disorder.

15 (7) Social pragmatic communication disorder.

16 (c) This section does not apply to insurance coverage providing benefits exclusively for:

17 (1) Hospital confinement indemnity.

18 (2) Disability income.

19 (3) Accident only.

- 20                   (4) Long-term care.
- 21                   (5) Medicare supplement.
- 22                   (6) Limited benefit health.
- 23                   (7) Specified disease indemnity.
- 24                   (8) Sickness or bodily injury or death by accident; or both.

25                   (d) The coverage required under this section shall not be subject to dollar limits, deductibles, or coinsurance  
26 provisions that are less favorable to an insured than the dollar limits, deductibles, or coinsurance provisions that apply to  
27 physical illness generally under the health benefit plan.

28                   Section 2. Amend Chapter 35, Title 18 of the Delaware Code by making deletions as shown by strike through and  
29 insertions as shown by underline as follows:

30                   § 3571DD. Developmentally delayed speech coverage.

31                   (a) For the purpose of this section “child” means a child from birth to age 18.

32                   (b) All group and blanket health insurance policies or contracts which are delivered, issued for delivery, or  
33 renewed in this State after December 31, 2024, shall provide coverage for any therapy or services to treat a child diagnosed  
34 with any of the following speech-language disorders classified in the International Classification of Diseases (“ICD-10”):

- 35                   (1) Childhood onset fluency disorder.
- 36                   (2) Developmental disorder of speech and language, unspecified.
- 37                   (3) Expressive language disorder.
- 38                   (4) Mixed receptive-expressive disorder.
- 39                   (5) Phonological disorder.
- 40                   (6) Receptive language disorder.
- 41                   (7) Social pragmatic communication disorder.

42                   (c) This section does not apply to insurance coverage providing benefits exclusively for:

- 43                   (1) Hospital confinement indemnity.
- 44                   (2) Disability income.
- 45                   (3) Accident only.
- 46                   (4) Long-term care.
- 47                   (5) Medicare supplement.
- 48                   (6) Limited benefit health.
- 49                   (7) Specified disease indemnity.

50                   (8) Sickness or bodily injury or death by accident, or both.

51                   (9) Other limited benefit policies.

52                   (d) The coverage required under this section shall not be subject to dollar limits, deductibles, or coinsurance  
53 provisions that are less favorable to an insured than the dollar limits, deductibles, or coinsurance provisions that apply to  
54 physical illness generally under the health benefit plan.

55                   Section 3. This Act is effective December 31, 2024, and applies to all policies, contracts, or certificates issued,  
56 renewed, modified, altered, amended, or reissued after December 31, 2024.

#### SYNOPSIS

This Substitute bill adds 5 additional speech-language diagnosis to the 2 diagnoses listed in H.B. 273 and references that all 7 speech-language diagnoses are classified in the International Classification of Diseases (ICD-10) for billing purposes. This Substitute bill broadens the definition of “child” from 1 year to first grade to include all children from birth to age 18. This Substitute bill deletes the definition of carrier since the term is not referred to in these new sections and clarifies that Section 2 refers to group and blanket health insurance policies not individual health policies. This Substitute bill also clarifies that the Act applies to all health insurance contracts delivered, issued for delivery, or renewed after December 31, 2024.