



SPONSOR: Rep. Dorsey Walker & Rep. Bush & Rep. Griffith &  
Rep. Lambert & Sen. Lockman  
Reps. Baumbach, Carson, Lynn, Phillips, Romer, Wilson-  
Anton; Sen. Pinkney

HOUSE OF REPRESENTATIVES  
152nd GENERAL ASSEMBLY

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:

5 (1) "Carrier" means as defined in §3360(a)(1) of this title.

6 (2) "Child" means a child from the age of 1 until the earlier of the child reaching age 6 or enrolled in the first  
7 grade.

8 (3) "Phonological disorder" means a specific developmental disorder in which the child's use of speech  
9 sounds is below the appropriate level for their mental age, but in which there is a normal level of language skills.

10 (4) "Receptive language disorder" means a specific developmental disorder in which the child's  
11 understanding of language is below the appropriate level for their mental age.

12 (b) Every individual health insurance contract, including each policy or contract issued for delivery, or renewed in  
13 this State, on or after December 31, 2024, shall provide coverage for any therapy or services required to treat a child  
14 diagnosed with phonological disorder or receptive language disorder.

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

16 (1) Hospital confinement indemnity.

17 (2) Disability income.

18 (3) Accident only.

19 (4) Long-term care.

20 (5) Medicare supplement.

21 (6) Limited benefit health.

22                   (7) Specified disease indemnity.

23                   (8) Sickness or bodily injury or death by accident; or both.

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

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

29                   § 3571DD. Developmentally delayed speech coverage.

30                   (a) For the purpose of this section:

31                   (1) “Carrier” means as defined in §3360(a)(1) of this title.

32                   (2) “Child” means a child from the age of 1 until the earlier of the child reaching age 6 or enrolled in the first  
33 grade.

34                   (3) “Phonological disorder” means a specific developmental disorder in which the child’s use of speech  
35 sounds is below the appropriate level for their mental age, but in which there is a normal level of language skills.

36                   (4) “Receptive language disorder” means a specific developmental disorder in which the child’s  
37 understanding of language is below the appropriate level for their mental age.

38                   (b) Every individual health insurance contract, including each policy or contract issued by a health service  
39 corporation which is delivered, issued for delivery, or renewed in this State on or after December 31, 2024, shall provide  
40 coverage for any therapy or services to treat a child diagnosed with phonological disorder or receptive language disorder.

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

42                   (1) Hospital confinement indemnity.

43                   (2) Disability income.

44                   (3) Accident only.

45                   (4) Long-term care.

46                   (5) Medicare supplement.

47                   (6) Limited benefit health.

48                   (7) Specified disease indemnity.

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

50                   (9) Other limited benefit policies.

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

54           Section 3. This Act is effective December 31, 2024, and is applicable to all plans, policies, contracts, or certificates  
55 issued, renewed, modified, altered, amended or rescinded after December 31, 2024.

#### SYNOPSIS

Parents are paying out of pocket for their children's speech therapy for diagnosed phonological disorder and receptive language disorder since these 2 diagnoses are not covered under individual and group health plans. This Act would require speech therapy for these 2 developmentally delayed speech diagnoses for a child from age 1 until the earlier of age 6 or when the child is enrolled in first grade.