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
AS AMENDED BY
SENATE AMENDMENT NO. 1

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:

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

§ 3360A. Developmentally delayed speech coverage.

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

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

(1) Childhood onset fluency disorder.

(2) Developmental disorder of speech and language unspecified.

(3) Expressive language disorder.

(4) Mixed receptive-expressive language disorder.

(5) Phonological disorder.

(6) Receptive language disorder.

(7) Social pragmatic communication disorder.

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

(1) Hospital confinement indemnity.

(2) Disability income.

(3) Accident only.

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(4) Long-term care.

(5) Medicare supplement.

(6) Limited benefit health.

(7) Specified disease indemnity.

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

(d) Nothing in this section prevents the operation of a policy provision required by this section as a deductible, coinsurance, allowable charge limitation, coordination of benefits, or a provision restricting coverage to services by a licensed, certified, or carrier-approved provider or facility.

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

§ 3571DD. Developmentally delayed speech coverage.

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

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

(1) Childhood onset fluency disorder.

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

(3) Expressive language disorder.

(4) Mixed receptive-expressive disorder.

(5) Phonological disorder.

(6) Receptive language disorder.

(7) Social pragmatic communication disorder.

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

(1) Hospital confinement indemnity.

(2) Disability income.

(3) Accident only.

(4) Long-term care.

(5) Medicare supplement.

(6) Limited benefit health.

(7) Specified disease indemnity.

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

(9) Other limited benefit policies.

(d) Nothing in this section prevents the operation of a policy provision required by this section as a deductible, coinsurance, allowable charge limitation, coordination of benefits, or a provision restricting coverage to services by a licensed, certified, or carrier-approved provider or facility.

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