



# TACIR

The Tennessee Advisory Commission  
on Intergovernmental Relations



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## MEMORANDUM

**TO:** Commission Members

**FROM:** Cliff Lippard  
Executive Director

**DATE:** 18 December 2025

**SUBJECT:** Public Chapter 416, Acts of 2025 (Speech Therapy Services)—Panel

Stuttering is estimated to affect about 1% of the population long term, and nearly 5% of children may experience a period of stuttering during their childhood. Without effective treatment, stuttering can lead to frustration, social withdrawal, anxiety, and missed opportunities. Early and ongoing therapy not only improves speech fluency but also builds confidence, enabling individuals to participate fully in school, work, and community life. But stuttering treatment often remains inaccessible because of restrictive insurance coverage policies, provider shortages, and cost barriers.

Public Chapter 416, Acts of 2025, sponsored by Senator Akbari and Representative Love, directed the commission to study the feasibility and effects of implementing insurance coverage for speech therapy services. The bill, as originally introduced, would have required insurance plans, including the State Group Insurance Program, Affordable Care Act plans, TennCare, and CoverKids, to cover speech therapy services for stuttering—both habilitative and rehabilitative—without age or visit caps, utilization review, or medical necessity requirements.

As part of staff's research, several key stakeholders have been identified who are knowledgeable about stuttering and speech therapy coverage in Tennessee. Today, you will hear from these panelists:

- Jack Henderson, Speech Language Pathologist, Tennessee Association of Audiologists and Speech Language Pathologists
- Michael Kidd-Gilchrist, Founder, Change & Impact

- Laurie Lee, Executive Director, Benefits Administration, Tennessee Department of Finance and Administration
- Jamie Seek, Speech-Language and Related Services Coordinator, Tennessee Department of Education
- Cooper Lloyd, Associate Medical Director, Chief Medical Office, TennCare-Invited
- Emily Marsh, Senior Policy Adviser and Zachary Crandall, Director of Policy Analysis, Tennessee Department of Commerce and Insurance-Invited

Staff plan to present a draft report for review and comment at the commission's January meeting.