



TACIR INSIGHT

TENNESSEE ADVISORY COMMISSION ON INTERGOVERNMENTAL RELATIONS
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SPEECH THERAPY FOR STUTTERING AND INSURANCE COVERAGE IN TENNESSEE (PUBLIC CHAPTER 416, ACTS OF 2025)

Background

Stuttering is a speech disorder involving involuntary disruptions in fluency, often beginning in early childhood, and affects about 1% of the U.S. population—roughly 3 million people, including tens of thousands in Tennessee. While up to 8 to 10% of individuals may experience stuttering at some point, many benefit from effective therapies that help manage the condition. Insurance coverage may be constrained by utilization management policies—including benefit design limits such as age caps and visit limits, as well as utilization review requirements like medical necessity determinations and prior authorization—which can make consistent access to speech therapy services difficult to obtain and sustain. In response to these concerns, Public Chapter 416, Acts of 2025, 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—the State Group Insurance Program, Affordable Care Act plans, TennCare, and CoverKids—to cover speech therapy services for stuttering for both habilitative and rehabilitative care without age or visit caps, or utilization review requirements.

Findings and Recommendation

Because visit limits are one of the primary reasons why insurance claims for speech therapy are denied and because public programs in Tennessee—the State Group Insurance Program, TennCare, and CoverKids—already provide coverage for medically necessary therapies with either no visit limits or higher visit limits, increasing the minimum number of therapy visits required under ACA plans would help ensure more equitable access to care. To achieve this without triggering state defrayal costs or disrupting standard insurance practices such as utilization review, **the report recommends that the Tennessee Department of Commerce and Insurance update Tennessee’s Essential Health Benefits (EHB) benchmark plan for ACA plans to increase the minimum annual number of speech therapy visits each plan is required to cover.** Though selecting a new EHB plan would adopt all coverage requirements of the selected plan, and therefore it would be beneficial for the state to consider how broader changes to the essential health benefits—not just speech therapy—may affect cost and coverage.

See TACIR’s full report at the following link for additional information: <https://www.tn.gov/tacir/tacir-publications.html>.