

ASSEMBLY FINANCIAL INSTITUTIONS AND INSURANCE COMMITTEE

STATEMENT TO ASSEMBLY, No. 3745

with committee amendments

STATE OF NEW JERSEY

DATED: SEPTEMBER 17, 2026

The Assembly Financial Institutions and Insurance Committee reports favorably and with committee amendments Assembly Bill No. 3745.

This bill requires health insurers (health, hospital and medical service corporations, commercial individual and group health insurers, health maintenance organizations, health benefits plans issued pursuant to the New Jersey Individual Health Coverage and Small Employer Health Benefits Programs, the State Health Benefits Program, and the School Employees' Health Benefits Program) and the State Medicaid program to provide coverage for medical expenses incurred in the treatment of stuttering, including habilitative speech therapy and rehabilitative speech therapy. Whether treatment is a medical necessity or is neurogenic or developmental is to be determined by the covered person's medical doctor or licensed speech-language pathologist.

The bill requires coverage to be provided whether the services are delivered in-person or through telemedicine or telehealth.

Pursuant to the bill, "habilitative speech therapy" means speech therapy that helps a person keep, learn, or improve skills and functioning for daily living; and "rehabilitative speech therapy" means speech therapy that helps a person restore or improve skills and functioning for daily living that have been lost or impaired.

This bill was prefiled for introduction in the 2026-2027 session pending technical review. As reported, the bill includes the changes required by technical review, which has been performed.

As amended and reported by the committee, Assembly Bill No. 3745 is identical to Senate Bill No. 3502 (1R).

COMMITTEE AMENDMENTS:

The committee amended the bill to allow licensed speech-language pathologists, as defined under State law, to determine whether treatment is a medical necessity or is neurogenic or developmental.