



A.10030-A (Weprin)/S.8969-A (Bailey)

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| BILL A.10030-A (Weprin)/S.8969-A (Bailey) |
| SUBJECT Opposition to requiring health insurers to provide coverage for speech therapy for stuttering |
| DATE March 18, 2026 |
| OPPOSE |

The Business Council strongly opposes A10030-A/S8969-A which mandates state regulated health insurance policies include coverage for speech therapy for stuttering services. While the merits of this mandate are laudable, there are dozens of existing unfunded mandates on private insurance purchased by small and medium sized businesses which significantly drive up the costs of coverage at a time when New Yorkers are struggling with an affordability crisis. Many plans already cover these services for treatments and thereby making this duplicative and unnecessary.

Each new health insurance coverage mandate increases costs for New York's small and medium-sized businesses and their employees. It forces them to purchase coverage that they may not need nor want, making it difficult to find affordable health insurance. This particular mandate only applies to small group plans, received through a small or medium sized employers, they do not mandate coverage under self-insured health plans. In New York, more than 50% of the commercial market is covered under a self-insured health plan. Large companies generally self-insure. This allows them to customize a plan to meet the specific needs of their employees, contract with providers/provider networks, and directly pay claims to providers. Self-insured plans are regulated under federal law (ERISA) and are not subject to state health insurance benefit mandates.

Before adopting additional health care mandates, it would be prudent for lawmakers to pass a law to examine the costs of existing mandates and require a fiscal impact statement to accompany any future mandates before adoption of legislation. Additional health insurance coverage mandates only worsen New York's affordability crisis and threaten small businesses' future. We should be working toward ways to make things more affordable for New Yorkers. For these reasons, The Business Council oppose the above-mentioned bills.