

Tennessee's Mandate Offering
for Insurance coverage of Speech-Language and Hearing Services

Tenn. Code Ann. §56-7-2603. This statute, passed by the General Assembly in 1988, provides:

56-7-2603. Treatment by licensed audiologists or speech pathologists.—(a)(1) Notwithstanding any other provision of the law to the contrary, any insurer providing individual, franchise, blanket or group policy of insurance issued pursuant to this title which provides hospital expense and surgical or medical expense insurance and/or which is entered into, delivered, issued for delivery or renewed in Tennessee after January 1, 1989, shall offer to provide benefits for expense of residents of Tennessee covered under any such policy or plan arising from conditions or disorders of hearing or conditions or disorders of speech, voice, or language, so long as such conditions or disorders receive treatment from duly licensed audiologists or speech pathologists, as defined in §63-17-103.

(2) The provisions of this section are applicable to all health benefit policies, programs, or contracts offered by commercial insurance companies, non-profit insurance companies, prepaid plans (health maintenance organizations) and to all health benefit programs provided state government employees.

(b) Nothing in this section shall apply to any insurance policy which only provides coverage for specified diseases, hospital indemnity, medicare supplement or other limited benefit coverages.

(c) Notwithstanding any provision of this section to the contrary, the provisions of this section shall be construed to apply to the state and its political subdivisions. [Acts 1988, ch. 970, §§ 1-3; 1992, ch. 984, § 4; T.C.A., § 56-7-1011.]

This statute does not guarantee any particular level of payment for SLP services, nor does it guarantee that a particular SLP will be included as a provider in a particular health insurance plan. But it does require all health insurance policies and plans (except federally exempt self-insured plans) to provide payment for services provided by SLP's and audiologists.