

PLEASE NOTE: Legislative Information **cannot** perform research, provide legal advice, or interpret Maine law. For legal assistance, please contact a qualified attorney.

## **An Act To Require Health Insurance Coverage for Hearing Aids**

**Be it enacted by the People of the State of Maine as follows:**

**Sec. 1. 24 MRSA §2317-B, sub-§12-B** is enacted to read:

**12-B. Title 24-A, sections 2762, 2847-M and 4253.** Coverage for hearing aids, Title 24-A, sections 2762, 2847-M and 4253;

**Sec. 2. 24-A MRSA §2762** is enacted to read:

### **§ 2762. Coverage for hearing aids**

**1. Required coverage.** All individual health insurance policies and contracts must provide coverage for the purchase of a hearing aid for each ear from an audiologist licensed pursuant to Title 32, chapter 77 or a hearing aid dealer licensed pursuant to Title 32, chapter 23-A for a person under 21 years of age whose hearing loss has been documented by a physician or licensed audiologist. For purposes of this section, "hearing aid" means a nonexperimental, wearable instrument or device designed for the ear and offered for the purpose of aiding or compensating for impaired human hearing, excluding batteries and cords and other assistive listening devices, including, but not limited to, frequency modulation systems.

**2. Limits; coinsurance; deductibles.** Any policy or contract that provides coverage for services under this section may contain provisions for maximum benefits and coinsurance and reasonable limitations, deductibles and exclusions to the extent that these provisions are not inconsistent with the requirements of this section.

**Sec. 3. 24-A MRSA §2847-M** is enacted to read:

### **§ 2847-M. Coverage for hearing aids**

**1. Required coverage.** All group health insurance policies, contracts and certificates must provide coverage for the purchase of a hearing aid for each ear from an audiologist licensed pursuant to Title 32, chapter 77 or a hearing aid dealer licensed pursuant to Title 32, chapter 23-A for a person under 21 years of age whose hearing loss has been documented by a physician or licensed audiologist. For purposes of this section, "hearing aid" means a nonexperimental, wearable instrument or device designed for the ear and offered for the purpose of aiding or compensating for impaired human hearing, excluding batteries and cords and other assistive listening devices, including, but not limited to, frequency modulation systems.

**2. Limits; coinsurance; deductibles.** Any policy, contract or certificate that provides coverage for services under this section may contain provisions for maximum benefits and coinsurance and reasonable limitations, deductibles and exclusions to the extent that these provisions are not inconsistent with the requirements of this section.

**Sec. 4. 24-A MRS §4253** is enacted to read:

**§ 4253. Coverage for hearing aids**

**1. Required coverage.** All health maintenance organization individual and group health insurance policies, contracts and certificates must provide coverage for the purchase of a hearing aid for each ear from an audiologist licensed pursuant to Title 32, chapter 77 or a hearing aid dealer licensed pursuant to Title 32, chapter 23-A for a person under 21 years of age whose hearing loss has been documented by a physician or licensed audiologist. For purposes of this section, "hearing aid" means a nonexperimental, wearable instrument or device designed for the ear and offered for the purpose of aiding or compensating for impaired human hearing, excluding batteries and cords and other assistive listening devices, including, but not limited to, frequency modulation systems.

**2. Limits; coinsurance; deductibles.** Any policy, contract or certificate that provides coverage for services under this section may contain provisions for maximum benefits and coinsurance and reasonable limitations, deductibles and exclusions to the extent that these provisions are not inconsistent with the requirements of this section.

**Sec. 5. Application.** The requirements of this Act apply to all policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after January 1, 2008. For purposes of this Act, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

**SUMMARY**

This bill requires health insurance policies, contracts and certificates to provide coverage for hearing aids for persons under 21 years of age whose hearing loss has been documented by a physician or licensed audiologist. The provisions of this bill apply to all policies, contracts and certificates issued or renewed on or after January 1, 2008.