An Act To Require Insurance Coverage for Hearing Aids for Adults

Reference to the Committee on Health Coverage, Insurance and Financial Services suggested and ordered printed.

Presented by Representative HANDY of Lewiston.
Cosponsored by Senator HERBIG of Waldo and
Representatives: BROOKS of Lewiston, FAY of Raymond, FOLEY of Biddeford,
MELARAGNO of Auburn, SHEATS of Auburn, ZEIGLER of Montville, Senators:
CARPENTER of Aroostook, CARSON of Cumberland.
Be it enacted by the People of the State of Maine as follows:

Sec. 1. 24-A MRSA §2762, sub-§2, as amended by PL 2015, c. 494, Pt. A, §28, is further amended to read:

2. Required coverage. In accordance with the application of coverage set forth in subsection 3, all individual health policies and contracts must provide coverage for the purchase of a hearing aid for each hearing-impaired ear for an individual covered under the policy or contract in accordance with the following requirements.

A. The hearing loss must be documented by a physician or audiologist licensed pursuant to Title 32, chapter 137.
B. The hearing aid must be purchased from an audiologist or hearing aid dealer licensed pursuant to Title 32, chapter 137.
C. The policy or contract may limit coverage to $1,400 $3,000 per hearing aid for each hearing-impaired ear every 36 months.

Sec. 2. 24-A MRSA §2762, sub-§3, as enacted by PL 2007, c. 452, §2, is repealed.

Sec. 3. 24-A MRSA §2847-O, sub-§2, as amended by PL 2015, c. 494, Pt. A, §29, is further amended to read:

2. Required coverage. In accordance with the application of coverage set forth in subsection 3, all group health insurance policies, contracts and certificates must provide coverage for the purchase of a hearing aid for each hearing-impaired ear for an individual covered under the policy, contract or certificate who is 18 years of age or under in accordance with the following requirements.

A. The hearing loss must be documented by a physician or audiologist licensed pursuant to Title 32, chapter 137.
B. The hearing aid must be purchased from an audiologist or hearing aid dealer licensed pursuant to Title 32, chapter 137.
C. The policy, contract or certificate may limit coverage to $1,400 $3,000 per hearing aid for each hearing-impaired ear every 36 months.

Sec. 4. 24-A MRSA §2847-O, sub-§3, as reallocated by PL 2007, c. 695, Pt. A, §29, is repealed.

Sec. 5. 24-A MRSA §4255, sub-§2, as amended by PL 2015, c. 494, Pt. A, §30, is further amended to read:

2. Required coverage. In accordance with the application of coverage set forth in subsection 3, all health maintenance organization individual and group health insurance contracts must provide coverage for the purchase of a hearing aid for each hearing-impaired ear for an individual covered under the policy, contract or certificate who is 18 years of age or under in accordance with the following requirements.
A. The hearing loss must be documented by a physician or audiologist licensed pursuant to Title 32, chapter 137.

B. The hearing aid must be purchased from an audiologist or hearing aid dealer licensed pursuant to Title 32, chapter 137.

C. The policy, contract or certificate may limit coverage to $1,400 $3,000 per hearing aid for each hearing-impaired ear every 36 months.

Sec. 6. 24-A MRSA §4255, sub-§3, as reallocoted by PL 2007, c. 695, Pt. A, §30, is repealed.

Sec. 7. 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, 2020. For purposes of this Act, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

Sec. 8. Exemption from review. Notwithstanding the Maine Revised Statutes, Title 24-A, section 2752, this Act is enacted without review and evaluation by the Department of Professional and Financial Regulation, Bureau of Insurance.

SUMMARY

This bill requires insurance plans to provide coverage for hearing aids at a minimum of $3,000 per hearing aid to all individuals with documented hearing loss.