



129th MAINE LEGISLATURE

FIRST REGULAR SESSION-2019

Legislative Document

No. 38

H.P. 39

House of Representatives, January 9, 2019

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.

A handwritten signature in cursive script that reads "R B. Hunt".

ROBERT B. HUNT
Clerk

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.

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

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

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

8 A. The hearing loss must be documented by a physician or audiologist licensed
9 pursuant to Title 32, chapter 137.

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

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

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15 repealed.

16 **Sec. 3. 24-A MRSA §2847-O, sub-§2**, as amended by PL 2015, c. 494, Pt. A,
17 §29, is further amended to read:

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

23 A. The hearing loss must be documented by a physician or audiologist licensed
24 pursuant to Title 32, chapter 137.

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

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

29 **Sec. 4. 24-A MRSA §2847-O, sub-§3**, as reallocated by PL 2007, c. 695, Pt. A,
30 §29, is repealed.

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

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

1 A. The hearing loss must be documented by a physician or audiologist licensed
2 pursuant to Title 32, chapter 137.

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

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

7 **Sec. 6. 24-A MRSA §4255, sub-§3**, as reallocated by PL 2007, c. 695, Pt. A,
8 §30, is repealed.

9 **Sec. 7. Application.** The requirements of this Act apply to all policies, contracts
10 and certificates executed, delivered, issued for delivery, continued or renewed in this
11 State on or after January 1, 2020. For purposes of this Act, all contracts are deemed to be
12 renewed no later than the next yearly anniversary of the contract date.

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

16 **SUMMARY**

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