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Testimony Neither For Nor Against LD 1413
An Act to Amend Laws Governing Hearing Aid Deals and
Health Insurance to Allow an Exception to Certain Hearing Examination Requirements

April 15, 2025

Senator Bailey, Representative Mathieson, and Members of the Health Coverage, Insurance, and Financial Services Committee.

My name is Dan Demeritt, the Executive Director of the Maine Association of Health Plans. Insurance coverages offered or administered by our member plans provide access to care and better outcomes for many of the Mainers who receive coverage through an employer plan or the individual market. Our mission as an association is to improve health by promoting affordable, safe, and coordinated health care.

The Maine Insurance Code includes a mandate for the coverage of hearing aids that includes the following requirements:

- A. The hearing loss must be documented by a physician or audiologist.
- B. The hearing aid must be purchased in accordance with federal and state laws, regulations, and rules for the sale and dispensing of hearing aids.
- C. The policy or contract may limit coverage to \$3,000 per hearing aid for each hearing-impaired ear every 36 months.¹²³

Hearing aids typically last three to seven years depending on how they are used and cared for, technological advancements, and the changing needs of the wearer.⁴

When a health plan member uses coverage for a replacement device without the benefit of a new hearing examination, they utilize their benefit and will not be able to obtain a new hearing aid for three years, even if a prescription for a new device that better meets their needs is later obtained.

Thank you for your consideration of this information.

¹ <https://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2762.html>

² <https://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2847-O.html>

³ <https://www.mainelegislature.org/legis/statutes/24-A/title24-Asec4255.html>

⁴ <https://www.healthyhearing.com/report/30926-Long-do-hearing-aids>