

MAINE STATE LEGISLATURE

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121st MAINE LEGISLATURE

FIRST REGULAR SESSION-2003

Legislative Document

No. 1087

S.P. 359

In Senate, March 4, 2003

An Act To Require All Health Insurers To Cover the Costs of Hearing Aids

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

A handwritten signature in cursive script that reads "Joy J. O'Brien".

JOY J. O'BRIEN
Secretary of the Senate

Presented by Senator EDMONDS of Cumberland.
Cosponsored by Representative LAVERRIERE-BOUCHER of Biddeford and
Senators: BRENNAN of Cumberland, HATCH of Somerset, PENDLETON of Cumberland,
STRIMLING of Cumberland, TREAT of Kennebec, Representative: KOFFMAN of Bar
Harbor.

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

4 **Sec. 1. 24 MRSA §2332-N is enacted to read:**

6 **§2332-N. Coverage for hearing aids**

8 All individual and group nonprofit hospital and medical
10 services plan policies and contracts and all nonprofit health
12 care plan policies and contracts must provide coverage for the
14 purchase of a hearing aid from an audiologist licensed pursuant
16 to Title 32, chapter 77 or a hearing aid dealer licensed pursuant
18 to Title 32, chapter 23-A for a person whose hearing loss has
20 been documented by a physician or licensed audiologist. For
22 purposes of this section, "hearing aid" means any
24 nonexperimental, wearable instrument or device designed for the
26 ear and offered for the purpose of aiding or compensating for
28 impaired human hearing, excluding batteries and cords and other
30 assistive listening devices, including, but not limited to,
32 frequency modulation systems.

34 **Sec. 2. 24-A MRSA §2761 is enacted to read:**

36 **§2761. Coverage for hearing aids**

38 All individual health policies and contracts, except
40 accidental injury, specified disease, hospital indemnity,
42 Medicare supplement, long-term care and other limited benefit
44 health insurance policies and contracts, must provide coverage
46 for the purchase of a hearing aid from an audiologist licensed
48 pursuant to Title 32, chapter 77 or a hearing aid dealer licensed
50 pursuant to Title 32, chapter 23-A for a person whose hearing
loss has been documented by a physician or licensed audiologist.
For purposes of this section, "hearing aid" means any
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.

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

§2847-L. Coverage for hearing aids

All group insurance policies and contracts, except
accidental injury, specified disease, hospital indemnity,
Medicare supplement, long-term care and other limited benefit
health insurance policies and contracts, must provide coverage
for the purchase of a hearing aid 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 whose hearing

2 loss has been documented by a physician or licensed audiologist.
3 For purposes of this section, "hearing aid" means any
4 nonexperimental, wearable instrument or device designed for the
5 ear and offered for the purpose of aiding or compensating for
6 impaired human hearing, excluding batteries and cords and other
7 assistive listening devices, including, but not limited to,
8 frequency modulation systems.

9 **Sec. 4. 24-A MRSA §4252** is enacted to read:

10 **§4252. Coverage for hearing aids**

11 All health maintenance organization individual and group
12 health contracts must provide coverage for the purchase of a
13 hearing aid from an audiologist licensed pursuant to Title 32,
14 chapter 77 or a hearing aid dealer licensed pursuant to Title 32,
15 chapter 23-A for a person whose hearing loss has been documented
16 by a physician or licensed audiologist. For purposes of this
17 section, "hearing aid" means any nonexperimental, wearable
18 instrument or device designed for the ear and offered for the
19 purpose of aiding or compensating for impaired human hearing,
20 excluding batteries and cords and other assistive listening
21 devices, including, but not limited to, frequency modulation
22 systems.

23 **Sec. 5. Applicability.** This Act applies to all policies and
24 contracts executed, delivered, issued for delivery, continued or
25 renewed on or after January 1, 2004. All policies and contracts
26 are deemed to be renewed no later than the next yearly
27 anniversary of the contract date.

28 **SUMMARY**

29 This bill requires health insurance policies and contracts
30 to provide coverage for the purchase of a hearing aid from a
31 licensed audiologist or hearing aid dealer for a person whose
32 hearing loss has been documented by a physician or licensed
33 audiologist.