



# **122nd MAINE LEGISLATURE**

## FIRST REGULAR SESSION-2005

Legislative Document	No. 447
S.P. 145	In Senate, January 27, 2005

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

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

Brien

JOY J. O'BRIEN Secretary of the Senate

Presented by President EDMONDS of Cumberland.

Cosponsored by Senator: BRENNAN of Cumberland, Representative: BLANCHETTE of Bangor.

<ul> <li>12-B. Title 24-A. sections 2761, 2847-L and 4252. Cove for hearing aids, Title 24-A, sections 2761, 2847-L and 4252;</li> <li>Sec. 2. 24-A MRSA §2761 is enacted to read:</li> <li>§2761. Coverage for hearing aids <ol> <li>Required coverage. All individual health policies: contracts must provide coverage for the purchase of a hearing for each ear from an audiologist licensed pursuant to Title chapter 77 or a hearing aid dealer licensed pursuant to Title chapter 23-A for a person 21 years of age or under whose hear loss has been documented by a physician or licensed audiolog</li> <li>For purposes of this section, "hearing aid" means nonexperimental, wearable instrument or device designed for easistive listening devices, including, but not limited frequency modulation systems.</li> </ol> </li> <li>2. Limits; coinsurance; deductibles. Any policy contract that provides coverage for services under this sec may contain provisions for maximum benefits and coinsurance reasonable limitations, deductibles and exclusions to the ex- that these provisions are not inconsistent with the requirent of this section.</li> <li>Sec. 3. 24-A MRSA §2847-L is enacted to read:</li> <li>§2847-L. Coverage for hearing aids <ol> <li>Required coverage. All group insurance policy contracts and certificates must provide coverage for the purp</li> </ol> </li> </ul>	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:
for hearing aids, Title 24-A, sections 2761, 2847-L and 4252; Sec. 2. 24-A MRSA §2761 is enacted to read: §2761. Coverage for hearing aids 1. Required coverage. All individual health policies contracts must provide coverage for the purchase of a hearing for each ear from an audiologist licensed pursuant to Title chapter 77 or a hearing aid dealer licensed pursuant to Title chapter 23-A for a person 21 years of age or under whose hear loss has been documented by a physician or licensed audiolog For purposes of this section. "hearing aid" means nonexperimental, wearable instrument or device designed for ear and offered for the purpose of aiding or compensating impaired human hearing, excluding batteries and cords and c assistive listening devices, including, but not limited frequency modulation systems. 2. Limits: coinsurance: deductibles. Any policy contract that provisions for maximum benefits and coinsurance reasonable limitations, deductibles and exclusions to the ex- that these provisions are not inconsistent with the requirent of this section. Sec. 3. 24-A MRSA §2847-L is enacted to read: §2847-L. Coverage for hearing aids 1. Required coverage. All group insurance policy contracts and certificates must provide coverage for the pur- of a hearing aid for each ear from an audiologist lice pursuant to Title 32, chapter 77 or a hearing aid dealer lice pursuant to Title 32, chapter 77 or a hearing aid dealer lice pursuant to Title 32, chapter 77 or a hearing aid dealer lice pursuant to Title 32, chapter 77 or a hearing aid dealer lice pursuant to Title 32, chapter 73 -A for a person 21 years of or under whose hearing loss has been documented by a physicis licensed audiologist. For purposes of this section, "hei aid" means any nonexperimental, wearable instrument or div designed for the ear and offered for the purpose of aiding compensating for impaired human hearing, excluding batteries cords and other assistive listening devices, including, but limited to, frequency modulation	Sec. 1. 24 MAGA 32317-D, Sub-312-D 15 effacted to reau;
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#### Sec. 4. 24-A MRSA §4252 is enacted to read:

#### 8 §4252. Coverage for hearing aids

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

24 2. Limits; coinsurance; deductibles. Any policy, contract or certificate that provides coverage for services under this 26 section may contain provisions for maximum benefits and coinsurance and reasonable limitations, deductibles and 28 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, 2006. 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 21 years of age and under. The provisions apply to all policies, contracts and certificates issued or renewed on or after January 1, 2006.