

MAINE STATE LEGISLATURE

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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.

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

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

2
4 **Sec. 1. 24 MRSA §2317-B, sub-§12-B** is enacted to read:

6 12-B. Title 24-A, sections 2761, 2847-L and 4252. Coverage
for hearing aids, Title 24-A, sections 2761, 2847-L and 4252;

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

10 §2761. Coverage for hearing aids

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

24 2. Limits; coinsurance; deductibles. Any policy or
contract that provides coverage for services under this section
26 may contain provisions for maximum benefits and coinsurance and
reasonable limitations, deductibles and exclusions to the extent
28 that these provisions are not inconsistent with the requirements
of this section.

30
32 **Sec. 3. 24-A MRSA §2847-L** is enacted to read:

34 §2847-L. Coverage for hearing aids

36 1. Required coverage. All group insurance policies,
contracts and certificates must provide coverage for the purchase
38 of a hearing aid for each ear from an audiologist licensed
pursuant to Title 32, chapter 77 or a hearing aid dealer licensed
40 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
42 licensed audiologist. For purposes of this section, "hearing
aid" means any nonexperimental, wearable instrument or device
44 designed for the ear and offered for the purpose of aiding or
compensating for impaired human hearing, excluding batteries and
46 cords and other assistive listening devices, including, but not
limited to, frequency modulation systems.

48 2. Limits; coinsurance; deductibles. Any policy, contract
or certificate that provides coverage for services under this
50

2 section may contain provisions for maximum benefits and
3 coinsurance and reasonable limitations, deductibles and
4 exclusions to the extent that these provisions are not
5 inconsistent with the requirements of this section.

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

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

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

24 **2. Limits; coinsurance; deductibles.** Any policy, contract
25 or certificate that provides coverage for services under this
26 section may contain provisions for maximum benefits and
27 coinsurance and reasonable limitations, deductibles and
28 exclusions to the extent that these provisions are not
29 inconsistent with the requirements of this section.

30 **Sec. 5. Application.** The requirements of this Act apply to
31 all policies, contracts and certificates executed, delivered,
32 issued for delivery, continued or renewed in this State on or
33 after January 1, 2006. For purposes of this Act, all contracts
34 are deemed to be renewed no later than the next yearly
35 anniversary of the contract date.

38

SUMMARY

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41 This bill requires health insurance policies, contracts and
42 certificates to provide coverage for hearing aids for persons 21
43 years of age and under. The provisions apply to all policies,
44 contracts and certificates issued or renewed on or after January
1, 2006.