

# MAINE STATE LEGISLATURE

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**R.O.S.**

L.D. 1514

Date: 06-20-07

(Filing No. S- 371)

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**STATE OF MAINE**  
**SENATE**  
**123RD LEGISLATURE**  
**FIRST REGULAR SESSION**

SENATE AMENDMENT "A" to COMMITTEE AMENDMENT "A" to S.P. 537,  
L.D. 1514, Bill, "An Act To Require Health Insurance Coverage for Hearing Aids"

Amend the amendment in section 2 in §2762 in subsection 2 in the first line (page 1, line 19 in amendment) by striking out the following: "All" and inserting the following: 'In accordance with the application of coverage set forth in subsection 3, all'

Amend the amendment in section 2 in §2762 in subsection 2 in the 3rd line (page 1, line 21 in amendment) by striking out the following: "who is 18 years of age or under"

Amend the amendment in section 2 in §2762 by striking out all of subsection 3 (page 1, lines 29 to 33 in amendment) and inserting the following:

**'3. Application of coverage.** The requirements of subsection 2 apply to an individual:

A. From birth to 5 years of age, who is covered under a policy or contract that is issued or renewed on or after January 1, 2008;

B. From 6 to 13 years of age, who is covered under a policy or contract that is issued or renewed on or after January 1, 2009; and

C. From 14 to 18 years of age, who is covered under a policy or contract that is issued or renewed on or after January 1, 2010.

**4. Limits; coinsurance; deductibles.** Except as otherwise provided in this section, any policy or contract that provides coverage for services under this section may contain provisions for maximum benefits and coinsurance and reasonable limitations, deductibles and exclusions to the extent that these provisions are not inconsistent with the requirements of this section.'

Amend the amendment in section 3 in §2847-M in subsection 2 in the first line (page 2, line 8 in amendment) by striking out the following: "All" and inserting the following: 'In accordance with the application of coverage set forth in subsection 3, all'

Amend the amendment in section 3 in §2847-M by striking out all of subsection 3 (page 2, lines 18 to 22 in amendment) and inserting the following:

ADD

SENATE AMENDMENT "A" to COMMITTEE AMENDMENT "A" to S.P. 537, L.D. 1514

1     '3. Application of coverage. The requirements of subsection 2 apply to an  
2     individual:

3         A. From birth to 5 years of age, who is covered under a policy, contract or certificate  
4         that is issued or renewed on or after January 1, 2008;

5         B. From 6 to 13 years of age, who is covered under a policy, contract or certificate  
6         that is issued or renewed on or after January 1, 2009; and

7         C. From 14 to 18 years of age, who is covered under a policy, contract or certificate  
8         that is issued or renewed on or after January 1, 2010.

9         4. Limits; coinsurance; deductibles. Except as otherwise provided in this section,  
10        any policy, contract or certificate that provides coverage for services under this section  
11        may contain provisions for maximum benefits and coinsurance and reasonable  
12        limitations, deductibles and exclusions to the extent that these provisions are not  
13        inconsistent with the requirements of this section.'

14        Amend the amendment in section 4 in §4253 in subsection 2 in the first line (page 2,  
15        line 30 in amendment) by striking out the following: "All" and inserting the following: 'In  
16        accordance with the application of coverage set forth in subsection 3, all'

17        Amend the amendment in section 4 in §4253 by striking out all of subsection 3 (page  
18        3, lines 1 to 5 in amendment) and inserting the following:

19        '3. Application of coverage. The requirements of subsection 2 apply to an  
20        individual:

21         A. From birth to 5 years of age, who is covered under a contract that is issued or  
22         renewed on or after January 1, 2008;

23         B. From 6 to 13 years of age, who is covered under a contract that is issued or  
24         renewed on or after January 1, 2009; and

25         C. From 14 to 18 years of age, who is covered under a contract that is issued or  
26         renewed on or after January 1, 2010.

27         4. Limits; coinsurance; deductibles. Except as otherwise provided in this section,  
28        any contract that provides coverage for services under this section may contain provisions  
29        for maximum benefits and coinsurance and reasonable limitations, deductibles and  
30        exclusions to the extent that these provisions are not inconsistent with the requirements of  
31        this section.'

32        Amend the amendment by striking out all of section 7 and inserting the following:

33        'Sec. 7. Application. The requirements of this Act apply to all policies, contracts  
34        and certificates executed, delivered, issued for delivery, continued or renewed in this  
35        State on or after January 1, 2008. For purposes of this section, all contracts are deemed to  
36        be renewed no later than the next yearly anniversary of the contract date.

37        Sec. 8. Appropriations and allocations. The following appropriations and  
38        allocations are made.

ROS

SENATE AMENDMENT "A" to COMMITTEE AMENDMENT "A" to S.P. 537, L.D. 1514

1 ADMINISTRATIVE AND FINANCIAL SERVICES, DEPARTMENT OF

2 Salary Plan 0305

3 Initiative: Appropriates and allocates funds for the additional costs of health insurance to  
4 the State resulting from the requirement to provide coverage for hearing aids for persons  
5 18 years of age and under, which will be phased in over 3 years and limits coverage to  
6 \$1,400 per hearing aid every 36 months.

7	<b>GENERAL FUND</b>	<b>2007-08</b>	<b>2008-09</b>
8	Personal Services	\$0	(\$15,000)
9			
10	<b>GENERAL FUND TOTAL</b>	<b>\$0</b>	<b>(\$15,000)</b>

11	<b>HIGHWAY FUND</b>	<b>2007-08</b>	<b>2008-09</b>
12	Personal Services	\$0	(\$6,000)
13			
14	<b>HIGHWAY FUND TOTAL</b>	<b>\$0</b>	<b>(\$6,000)</b>

15 ,

16 SUMMARY

17 This amendment requires health insurance policies, contracts and certificates issued  
18 or renewed on or after January 1, 2008 to provide coverage for hearing aids for persons  
19 from birth to 5 years of age, beginning January 1, 2008; from 6 to 13 years of age,  
20 beginning January 1, 2009; and from 14 to 18 years of age, beginning January 1, 2010.

21 The amendment replaces the appropriations and allocations section.

22 FISCAL NOTE REQUIRED  
23 (See attached)

24 SPONSORED BY: 

25 (Senator ROTUNDO)

26 COUNTY: Androscoggin

**123rd MAINE LEGISLATURE****LD 1514****LR 205(04)****An Act To Require Health Insurance Coverage for Hearing Aids****Fiscal Note for Senate Amendment "A" to Committee Amendment "A"****Sponsor: Sen. Rotundo of Androscoggin****Fiscal Note Required: Yes**

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**Fiscal Note**

	<b>2007-08</b>	<b>2008-09</b>	<b>Projections 2009-10</b>	<b>Projections 2010-11</b>
<b>Net Cost (Savings)</b>				
General Fund	\$0	(\$39,000)	(\$15,000)	\$0
Highway Fund	\$0	(\$15,000)	(\$6,000)	\$0
<b>Appropriations/Allocations</b>				
General Fund	\$0	(\$39,000)	(\$15,000)	\$0
Highway Fund	\$0	(\$15,000)	(\$6,000)	\$0

**Fiscal Detail and Notes**

This fiscal note reflects the incremental impact of the amendment. The amendment reduces the cost of the bill by phasing in the hearing aid coverage mandate leaving costs as follows:

General Fund	\$0	\$15,000	\$41,000	\$59,000
Highway Fund	\$0	\$6,000	\$16,000	\$23,000