

MAINE STATE LEGISLATURE

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123rd MAINE LEGISLATURE

FIRST REGULAR SESSION-2007

Legislative Document

No. 1514

S.P. 537

March 20, 2007

An Act To Require Health Insurance Coverage for 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 SULLIVAN of York.
Cosponsored by Representative PERRY of Calais and Senator: MARRACHÉ of Kennebec,
Representatives: LEWIN of Eliot, MILLER of Somerville, PINGREE of North Haven, TREAT
of Farmingdale, WALCOTT of Lewiston.

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

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

3 **12-B. Title 24-A, sections 2762, 2847-M and 4253. Coverage for hearing aids,**
4 Title 24-A, sections 2762, 2847-M and 4253;

5 **Sec. 2. 24-A MRSA §2762** is enacted to read:

6 **§2762. Coverage for hearing aids**

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

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

20 **Sec. 3. 24-A MRSA §2847-M** is enacted to read:

21 **§2847-M. Coverage for hearing aids**

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

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

35 **Sec. 4. 24-A MRSA §4253** is enacted to read:

1 **§4253. Coverage for hearing aids**

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

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

15 **Sec. 5. Application.** The requirements of this Act apply to all policies, contracts
16 and certificates executed, delivered, issued for delivery, continued or renewed in this
17 State on or after January 1, 2008. For purposes of this Act, all contracts are deemed to be
18 renewed no later than the next yearly anniversary of the contract date.

19 **SUMMARY**

20 This bill requires health insurance policies, contracts and certificates to provide
21 coverage for hearing aids for persons under 21 years of age whose hearing loss has been
22 documented by a physician or licensed audiologist. The provisions of this bill apply to all
23 policies, contracts and certificates issued or renewed on or after January 1, 2008.