

HB 282 -- Health Insurance

Co-Sponsors: Moore, Graham, Lowe, Selby, Walton, Holand

This bill requires health insurance entities to provide coverage for associated hearing evaluations, consumable supplies, and hearing aids for dependent children through 19 years of age who are covered by a health policy or health plan. Coverage will begin after January 1, 2004.

The bill:

- (1) Specifies the type of hearing aid which will be covered. The hearing aid must be prescribed and dispensed by licensed professionals;
- (2) Requires that a replacement hearing aid for children will be covered once every three years;
- (3) Prohibits a health insurer or health plan from establishing a benefit cap for hearing aids less than \$1,250 per hearing aid, per ear. If an enrollee chooses a more expensive hearing aid, the enrollee is required to pay the difference without a financial or contractual penalty being imposed upon the provider of the hearing aid. Health insurers or health plans are also prohibited from requesting hearing acuity information from enrollees;
- (4) Allows a health insurer or health plan to provide more favorable insurance coverage for hearing aids;
- (5) Specifies the total amount of the deductible or co-payment which enrollees are required to pay;
- (6) Exempts supplemental insurance policies; and
- (7) Authorizes the Director of the Department of Insurance to develop rules to implement the provisions of the bill.