

1 H.492

2 Introduced by Representatives Mook of Bennington, Edwards of Brattleboro,

3 Botzow of Pownal, Burke of Brattleboro, Klein of East

4 Montpelier, Lenex of Shelburne and Stuart of Brattleboro

5 Referred to Committee on

6 Date:

7 Subject: Health; health insurance; hearing aids

8 Statement of purpose: This bill proposes to require health insurers to provide  
9 coverage for hearing aids and to direct the Green Mountain Care board to  
10 consider including coverage for hearing aids as part of Green Mountain Care.

11 An act relating to insurance coverage for hearing aids

12 It is hereby enacted by the General Assembly of the State of Vermont:

13 Sec. 1. 8 V.S.A. chapter 107, subchapter 14 is added to read:

14 Subchapter 14. Hearing Aids

15 § 4100k. COVERAGE FOR HEARING AIDS

16 (a) A health insurance plan shall provide coverage for the professional  
17 services associated with the practice of fitting, dispensing, servicing, or selling  
18 hearing aids, or a combination thereof, for all enrollees for whom a hearing aid  
19 is determined by the individual's treating audiologist to be audiologically  
20 necessary.

1       (b)(1) The plan shall provide coverage for a hearing aid for each ear for  
2       which the audiologist determines amplification to be audiologically necessary,  
3       as well as all related services necessary to assess, select, and fit the hearing aid,  
4       with a maximum for the hearing aid and related services of no less than:

5               (A) \$1,500.00 per ear every 36 months for children 18 years of age or  
6       younger; and

7               (B) \$1,000.00 per ear every 60 months for adults over 18 years of  
8       age.

9               (2) An insured may choose a hearing aid priced higher than the plan  
10       coverage and pay the difference in cost.

11       (c) The benefits included in this section shall not be subject to any greater  
12       deductible or cost-sharing requirement than that which would apply to any  
13       other benefits provided by the health insurance plan.

14       (d) As used in this subchapter:

15               (1) "Audiologist" means a person licensed to practice audiology  
16       pursuant to 26 V.S.A. chapter 87.

17               (2) "Health insurance plan" means any health insurance policy or health  
18       benefit plan offered by a health insurer, as defined in 18 V.S.A. § 9402, that is  
19       licensed to do business in Vermont, but does not include policies or plans  
20       providing coverage for specified disease or other limited benefit coverage.

1           (3) “Hearing aid” means an amplifying device or other hearing  
2 instrument to be worn by a hearing-impaired person to improve hearing,  
3 including any accessories specifically used in connection with such a device,  
4 but excluding theater or auditorium wide-area listening devices, telephone  
5 amplifiers, or other devices designed to replace a hearing aid for restricted  
6 situations.

7           (4) “Practice of fitting, dispensing, servicing, or selling hearing  
8 instruments” means the measurement of human hearing with an audiometer,  
9 calibrated to the current American National Standard Institute standards, for  
10 the purpose of making selections, recommendations, adoptions, services, or  
11 sales of hearing aids, and includes the making of earmolds as part of the  
12 hearing aid.

13       Sec. 2. 33 V.S.A. § 1825(a)(4)(A) is amended to read:

14           (4)(A) The Green Mountain Care board established in 18 V.S.A. chapter  
15       220 shall consider whether to include dental, vision, and hearing benefits,  
16       including hearing aids and related services, in the Green Mountain Care benefit  
17       package.

18       Sec. 3. APPLICABILITY AND EFFECTIVE DATE

19           (a) Sec. 1 of this act shall take effect on October 1, 2012 and shall apply to  
20 all health insurance plans on and after October 1, 2012 on such date as a health

1 insurer offers, issues, or renews the health insurance plan, but in no event later  
2 than October 1, 2013.

3 (b) The remaining sections of this act shall take effect on July 1, 2012.