

1 H.10

2 Introduced by Representative Mook of Bennington

3 Referred to Committee on

4 Date:

5 Subject: Health; health insurance; hearing aids

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

9 An act relating to insurance coverage for hearing aids

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

11 Sec. 1. 8 V.S.A. chapter 107, subchapter 15 is added to read:

12 Subchapter 15. Hearing Aids

13 § 4100I. COVERAGE FOR HEARING AIDS

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

19 (b)(1) The plan shall provide coverage for a hearing aid for each ear for
20 which the audiologist determines amplification to be audiologically necessary.

1 as well as all related services necessary to assess, select, and fit the hearing aid,
2 with a maximum for the hearing aid and related services of no less than:

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

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

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

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

12 (d) As used in this subchapter:

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

15 (2) "Health insurance plan" means a health insurance policy or health
16 benefit plan offered by a health insurer, as defined in 18 V.S.A. § 9402, that is
17 licensed to do business in Vermont but does not include:

18 (A) health benefit plans issued pursuant to 33 V.S.A. § 1811; or

19 (B) policies or plans providing coverage for specified disease or other
20 limited benefit coverage.

21 (3) "Hearing aid" means an amplifying device or other hearing
22 instrument to be worn by a hearing-impaired person to improve hearing,

1 including any accessories specifically used in connection with such a device,
2 but excluding theater or auditorium wide-area listening devices, telephone
3 amplifiers, or other devices designed to replace a hearing aid for restricted
4 situations.

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

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

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

15 Sec. 3. APPLICABILITY AND EFFECTIVE DATE

16 (a) Sec. 1 of this act shall take effect on October 1, 2013 and shall apply to
17 all health insurance plans on and after January 1, 2014 on such date as a health
18 insurer offers, issues, or renews the health insurance plan, but in no event later
19 than January 1, 2015.

20 (b) The remaining sections of this act shall take effect on July 1, 2013.