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S.137

Introduced by Senators Lyons, Balint, Clarkson, Hardy, Ingram, Sirotkin and

White

Referred to Committee on

Date:

Subject: Health; health insurance; hearing aids

Statement of purpose of bill as introduced: This bill proposes to require health insurance coverage for hearing aids and related services.

An act relating to health insurance coverage for hearing aids

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

Sec. 1. 8 V.S.A. § 4088I is added to read:

§ 4088I. HEARING AIDS

(a) As used in this section:

(1) “Health insurance plan” means any health insurance policy or health benefit plan offered by a health insurer, as defined in 18 V.S.A. § 9402, but does not include a policy or plan providing coverage for a specified disease or other limited benefit coverage.

(2) “Hearing aid” means an amplifying device or other hearing instrument to be worn by an individual with a hearing impairment to improve hearing, including any accessories specifically used in connection with such a

1 device, but excluding theater or auditorium wide-area listening devices,
2 telephone amplifiers, or other devices designed to replace a hearing aid for
3 restricted situations.

4 (3) "Hearing aid professional services" means services associated with
5 the practices of prescribing, fitting, dispensing, servicing, or selling hearing
6 aids.

7 (b)(1) A health insurance plan shall provide coverage for hearing aids and
8 hearing aid professional services that is at least equivalent to the coverage
9 provided in the Vermont Medicaid program. Coverage may be limited to the
10 hearing aid that is the most appropriate model that is medically necessary to
11 meet the patient's medical needs.

12 (2) Any dispute between an insured and a health insurer concerning
13 coverage and the application of this section shall be subject to independent
14 external review under section 4089f of this title.

15 (c) A health insurance plan may require prior authorization for hearing aids
16 and hearing aid professional services in the same manner and to the same
17 extent as prior authorization is required for any other covered benefit.

18 (d) A health insurance plan shall provide coverage under this section for
19 the medically necessary repair or replacement of a hearing aid.

20 (e) A health insurance plan shall not impose any annual or lifetime dollar
21 maximum on coverage for hearing aids that is less than the annual or lifetime

1 dollar maximum that applies generally to all terms and services covered under
2 the plan.

3 (f) The coverage required by this section shall not be subject to a
4 deductible, co-payment, or coinsurance provision that is less favorable to a
5 covered individual than the deductible, co-payment, or coinsurance provisions
6 that apply generally to other nonprimary care items and services under the
7 health insurance plan.

8 Sec. 2. EFFECTIVE DATE

9 This act shall take effect on January 1, 2020 and shall apply to all health
10 insurance plans issued on and after January 1, 2020 on such date as a health
11 insurer offers, issues, or renews the health insurance plan, but in no event later
12 than January 1, 2021.