

FROM CHRISTINE COONEY, CIGNA STATE GOVERNMENT AFFAIRS MANAGER

Cigna has not done any fiscal analysis on this proposed mandate. Generally speaking **coverage for hearing aid devices varies across plans and a customer's benefit plan document would contain specific coverage details.** If coverage for hearing aid devices is available, certain conditions of coverage would apply.

Obviously, a state mandate would supersede our coverage policy for fully insured plans. However, the majority of Cigna's business in VT is self-insured so a state mandate wouldn't apply to those plans unless the client chose that coverage.

Christine M. Cooney
Cigna State Government Affairs Manager, New England