

1 S.242

2 Introduced by Senator Lyons

3 Referred to Committee on

4 Date:

5 Subject: Health; health insurance; hearing aids

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

8 An act relating to health insurance coverage for hearing aids

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

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

11 Subchapter 15. Hearing Aids

12 § 4100I. COVERAGE FOR HEARING AIDS

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

18 (b)(1) The plan shall provide coverage for a hearing aid for each ear for  
19 which the audiologist or hearing aid dispenser determines amplification to be  
20 audiologically appropriate, as well as all related services necessary to assess,

1 select, and fit the hearing aid, with a maximum for the hearing aid and related  
2 services of not less than \$1,500.00 per ear every 60 months.

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

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

8 (d) As used in this subchapter:

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

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

15 (3) "Hearing aid" means an amplifying device or other hearing  
16 instrument to be worn by a hearing-impaired person to improve hearing,  
17 including any accessories specifically used in connection with such a device,  
18 but excluding theater or auditorium wide-area listening devices, telephone  
19 amplifiers, or other devices designed to replace a hearing aid for restricted  
20 situations.

1           (4) “Hearing aid dispenser” means a person licensed to dispense hearing  
2           aids pursuant to 26 V.S.A. chapter 67.

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

8           Sec. 2. EFFECTIVE DATE

9           This act shall take effect on October 1, 2018 and shall apply to all health  
10          insurance plans on and after October 1, 2018 on such date as a health insurer  
11          offers, issues, or renews the health insurance plan, but in no event later than  
12          October 1, 2019.