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An Act To Require Health Insurance Coverage for Hearing Aids for Adults

Be it enacted by the People of the State of Maine as follows:

Sec. 1. 24-A MRSA §2762, sub-§3, as enacted by PL 2007, c. 452, §2, is amended to read:

3. Application of coverage. The requirements of subsection 2 apply to an individual:

A. From birth to 5 years of age, who is covered under a policy or contract that is issued or renewed on or after January 1, 2008;

B. From 6 to 13 years of age, who is covered under a policy or contract that is issued or renewed on or after January 1, 2009; ~~and~~

C. From 14 to 18 years of age, who is covered under a policy or contract that is issued or renewed on or after January 1, 2010; ~~and~~

D. Over 18 years of age, who is covered under a policy or contract that is issued or renewed on or after January 1, 2014.

Sec. 2. 24-A MRSA §2847-O, sub-§2, as reallocated by PL 2007, c. 695, Pt. A, §29, is amended to read:

2. Required coverage. In accordance with the application of coverage set forth in subsection 3, all group health insurance policies, contracts and certificates must provide coverage for the purchase of a hearing aid for each hearing-impaired ear for an individual covered under the policy, contract or certificate ~~who is 18 years of age or under~~ in accordance with the following requirements.

A. The hearing loss must be documented by a physician or audiologist licensed pursuant to Title 32, chapter 77.

B. The hearing aid must be purchased from an audiologist licensed pursuant to Title 32, chapter 77 or a hearing aid dealer licensed pursuant to Title 32, chapter 23-A.

C. The policy, contract or certificate may limit coverage to \$1,400 per hearing aid for each hearing-impaired ear every 36 months.

Sec. 3. 24-A MRSA §2847-O, sub-§3, as reallocated by PL 2007, c. 695, Pt. A, §29, is amended to read:

3. Application of coverage. The requirements of subsection 2 apply to an individual:

A. From birth to 5 years of age, who is covered under a policy, contract or certificate that is issued or renewed on or after January 1, 2008;

B. From 6 to 13 years of age, who is covered under a policy, contract or certificate that is issued or renewed on or after January 1, 2009; ~~and~~

C. From 14 to 18 years of age, who is covered under a policy, contract or certificate that is issued or renewed on or after January 1, 2010; ~~and~~

D. Over 18 years of age, who is covered under a policy, contract or certificate that is issued or renewed on or after January 1, 2014.

Sec. 4. 24-A MRSA §4255, sub-§2, as reallocated by PL 2007, c. 695, Pt. A, §30, is amended to read:

2. Required coverage. In accordance with the application of coverage set forth in subsection 3, all health maintenance organization individual and group health insurance contracts must provide coverage for the purchase of a hearing aid for each hearing-impaired ear for an individual covered under the policy, contract or certificate ~~who is 18 years of age or under~~ in accordance with the following requirements.

A. The hearing loss must be documented by a physician or audiologist licensed pursuant to Title 32, chapter 77.

B. The hearing aid must be purchased from an audiologist licensed pursuant to Title 32, chapter 77 or a hearing aid dealer licensed pursuant to Title 32, chapter 23-A.

C. The policy, contract or certificate may limit coverage to \$1,400 per hearing aid for each hearing-impaired ear every 36 months.

Sec. 5. 24-A MRSA §4255, sub-§3, as reallocated by PL 2007, c. 695, Pt. A, §30, is amended to read:

3. Application of coverage. The requirements of subsection 2 apply to an individual:

A. From birth to 5 years of age, who is covered under a contract that is issued or renewed on or after January 1, 2008;

B. From 6 to 13 years of age, who is covered under a contract that is issued or renewed on or after January 1, 2009; ~~and~~

C. From 14 to 18 years of age, who is covered under a contract that is issued or renewed on or after January 1, 2010; ~~and~~

D. Over 18 years of age, who is covered under a contract that is issued or renewed on or after January 1, 2014.

Sec. 6. Exemption from review. Notwithstanding the Maine Revised Statutes, Title 24-A, section 2752, this Act is enacted without review and evaluation by the Department of Professional and Financial Regulation, Bureau of Insurance.

Sec. 7. Application. The requirements of this Act apply to all policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after January 1, 2014. For the purposes of this Act, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

SUMMARY

This bill requires health insurance coverage of hearing aids for persons over 18 years of age.