



# 129th MAINE LEGISLATURE

LD 38

LR 291(03)

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

Fiscal Note for Bill as Engrossed with:

C "A" (H-241)

Committee: Health Coverage, Insurance and Financial Services

### Fiscal Note

	FY 2019-20	FY 2020-21	Projections FY 2021-22	Projections FY 2022-23
<b>Net Cost (Savings)</b>				
General Fund	\$0	\$158,492	\$158,492	\$158,492
Highway Fund	\$0	\$56,779	\$56,779	\$56,779
<b>Appropriations/Allocations</b>				
General Fund	\$0	\$158,492	\$158,492	\$158,492
Highway Fund	\$0	\$56,779	\$56,779	\$56,779

#### Fiscal Detail and Notes

The bill requires the State Employee Health Plan to offer hearing aid coverage at a minimum of \$3,000 per hearing aid. Based on information provided by the state health plan on the incidence of hearing loss among plan members and national statistics on the percentage of individuals with hearing loss who use hearing aids, it is estimated that premiums for the state plan will increase by \$1.09 per member per month. The total cost to the plan is estimated to be \$347,319 annually for the 26,550 current plan members. The bill includes General Fund appropriations of \$158,492 in fiscal year 2020-21 and Highway Fund allocations of \$56,779 in fiscal year 2020-21 to state departments and agencies that pay premiums to the health plan to cover the increased premium costs for those two funds. The remaining costs of \$132,047 will be absorbed by multiple funds across state government. It is expected that coverage of hearing aids under the State Employee Health Plan will begin on or after July 1, 2020.