STATE OF NEW YORK

514--A

2025-2026 Regular Sessions

IN SENATE

(Prefiled)

January 8, 2025

Introduced by Sens. PERSAUD, ADDABBO, COMRIE, FERNANDEZ, GOUNARDES, HINCHEY, MAY, MYRIE, C. RYAN, SALAZAR, SKOUFIS -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance -- recommitted to the Committee on Insurance in accordance with Senate Rule 6, sec. 8 -- committee discharged, bill amended, ordered reprinted as amended and recommitted to said committee

AN ACT to amend the insurance law, in relation to the mandatory coverage of hearing aids by insurers and other organizations

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

Section 1. Section 3221 of the insurance law is amended by adding a new subsection (w) to read as follows:

(w) (1) As used in this subsection, "hearing aid" shall have the same meaning and definition used in section seven hundred eighty-nine of the general business law.

(2) Every large group policy which provides major medical or comprehensive-type coverage shall include coverage for the cost of hearing aids when the insured has not attained the age of twenty-seven and has received a medical evaluation and such hearing aids are fitted and dispensed by an audiologist registered as a hearing aid dispenser or a registered hearing aid dispenser registered in accordance with article thirty-seven-A of the general business law, provided an entity subject to this subsection may limit the benefit payable under this subsection to two thousand five hundred dollars per hearing aid for each hearing-impaired ear every thirty-six months.

(3) This subsection does not prohibit an entity subject to the provisions of this subsection from providing coverage that is greater or more favorable to an insured or enrolled individual.

(4) An entity subject to the provisions of this subsection shall provide coverage for the cost of hearing aids dispensed by an in-network

EXPLANATION--Matter in *italics* (underscored) is new; matter in brackets [-] is old law to be omitted.

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audiologist registered as a hearing aid dispenser or a registered hearing aid dispenser and shall not limit or deny coverage of the cost of a hearing aid based on the style, brand, or circuit type of the hearing aid.

§ 2. Section 4303 of the insurance law is amended by adding a new subsection (yy) to read as follows:

(yy)(1) As used in this subsection, "hearing aid" shall have the same meaning and definition used in section seven hundred eighty-nine of the general business law.

(2) Every large group policy which provides medical, major medical or comprehensive-type coverage shall include coverage for the cost of hearing aids when the insured has not attained the age of twenty-seven and has received a medical evaluation and such hearing aids are fitted and dispensed by an audiologist registered as a hearing aid dispenser or a registered hearing aid dispenser registered in accordance with article thirty-seven-A of the general business law, provided an entity subject to this subsection may limit the benefit payable under this subsection to two thousand five hundred dollars per hearing aid for each hearing-impaired ear every thirty-six months.

(3) This subsection does not prohibit an entity subject to the provisions of this subsection from providing coverage that is greater or more favorable to an insured or enrolled individual.

(4) An entity subject to the provisions of this subsection shall provide coverage for the cost of hearing aids dispensed by any in-network audiologist registered as a hearing aid dispenser or a registered hearing aid dispenser and shall not limit or deny coverage of a hearing aid based on the style, brand, or circuit type of the hearing aid.

§ 3. This act shall take effect on the first of January next succeeding the date on which it shall have become a law and shall apply to all policies and contracts issued, renewed, modified, altered, or amended on or after such date. Effective immediately, the addition, amendment and/or repeal of any rule or regulation necessary for the implementation of this act on its effective date are authorized to be made and completed on or before such date.