

# STATE OF NEW YORK

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533--B

2021-2022 Regular Sessions

## IN SENATE

(Prefiled)

January 6, 2021

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Introduced by Sens. PERSAUD, SKOUFIS, ADDABBO, BIAGGI, BROOKS, COMRIE, GAUGHRAN, GOUNARDES, HINCHEY, KENNEDY, MANNION, MYRIE, SALAZAR -- 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 -- 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:

1 Section 1. Subsection (i) of section 3216 of the insurance law is  
2 amended by adding a new paragraph 37 to read as follows:

3 (37) (A) As used in this paragraph, "hearing aid" shall mean a medi-  
4 cally-prescribed, non-disposable device that is of a design and circuitry to optimize audition and listening skills in the environment common-  
5 ly experienced by children.

6  
7 (B) Every policy which provides hospital, medical or surgical coverage  
8 shall provide coverage for hearing aids if such hearing aids are fitted  
9 and dispensed by a licensed audiologist certified by the American  
10 Speech-Language-Hearing Association, following medical clearance by a  
11 physician licensed to practice medicine, and an audiological evaluation  
12 medically appropriate to the age of the child, provided an entity  
13 subject to this paragraph may limit the benefit payable under this para-  
14 graph to four thousand dollars per hearing aid for each hearing-impaired  
15 ear every twenty-four months.

16 (C) This paragraph does not prohibit an entity subject to the  
17 provisions of this paragraph from providing coverage that is greater or  
18 more favorable to an insured or enrolled individual.

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

LBD02919-04-2

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

3     (u) (1) As used in this subsection, "hearing aid" shall mean a medi-  
4 cally-prescribed, non-disposable device that is of a design and circui-  
5 try to optimize audition and listening skills in the environment common-  
6 ly experienced by children.

7     (2) Every policy which provides hospital, medical or surgical coverage  
8 shall provide coverage for hearing aids if such hearing aids are fitted  
9 and dispensed by a licensed audiologist certified by the American  
10 Speech-Language-Hearing Association, following medical clearance by a  
11 physician licensed to practice medicine, and an audiological evaluation  
12 medically appropriate to the age of the child, provided an entity  
13 subject to this subsection may limit the benefit payable under this  
14 subsection to four thousand dollars per hearing aid for each hearing-im-  
15 paired ear every twenty-four months.

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

19     § 3. Section 4303 of the insurance law is amended by adding a new  
20 subsection (tt) to read as follows:

21     (tt)(1) As used in this subsection, "hearing aid" shall mean a medi-  
22 cally-prescribed, non-disposable device that is of a design and circui-  
23 try to optimize audition and listening skills in the environment common-  
24 ly experienced by children.

25     (2) Every policy which provides hospital, medical or surgical coverage  
26 shall provide coverage for hearing aids if such hearing aids are fitted  
27 and dispensed by a licensed audiologist certified by the American  
28 Speech-Language-Hearing Association, following medical clearance by a  
29 physician licensed to practice medicine, and an audiological evaluation  
30 medically appropriate to the age of the child, provided an entity  
31 subject to this subsection may limit the benefit payable under this  
32 subsection to four thousand dollars per hearing aid for each hearing-im-  
33 paired ear every twenty-four months.

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

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