

STATE OF NEW YORK

8640

IN SENATE

March 24, 2022

Introduced by Sen. SEPULVEDA -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance

AN ACT to amend the insurance law, in relation to requiring insurance policies to provide coverage for medically necessary hearing aids purchased from hearing aid dispensers

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 36 to read as follows:

3 (36) (A) Every health insurance policy that provides medical, major
4 medical, or similar comprehensive type coverage issued or delivered in
5 this state shall provide coverage for medically necessary hearing aids
6 purchased from hearing aid dispensers registered under article
7 thirty-seven-A of the general business law or audiologists licensed
8 under article one hundred fifty-nine of the education law for an insured
9 person who is less than eighteen years of age. Coverage may be limited
10 to one hearing aid per each hearing-impaired ear every twenty-four
11 months unless it is demonstrated that: (i) the insured child's hearing
12 has changed significantly within a two-year period; and (ii) the exist-
13 ing hearing aid will no longer correct the child's hearing loss.

14 (B)(i) For the purposes of this paragraph, "hearing aid" shall mean
15 any wearable instrument or devices designed for hearing and any parts,
16 attachments or accessories but excluding batteries and cords or accesso-
17 ries thereto. A registered hearing aid dispenser or licensed audiologist
18 shall determine the type of device needed to correct the hearing loss.

19 (ii) For the purposes of this section, services for recasing, reshell-
20 ing and acquiring new molds shall be included as part of the policies.

21 (C) Coverage provided pursuant to this paragraph may be subject to
22 deductibles, coinsurance, or copayments.

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

25 (u) (1) Every group health insurance policy that provides medical,
26 major medical, or similar comprehensive type coverage issued or deliv-
27 ered in this state shall provide coverage for hearing aids purchased

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

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1 from hearing aid dispensers registered under article thirty-seven-A of
2 the general business law or audiologists licensed under article one
3 hundred fifty-nine of the education law for an insured person who is
4 less than eighteen years of age. Coverage may be limited to one hearing
5 aid per each hearing-impaired ear every twenty-four months unless it is
6 demonstrated that: (i) the insured child's hearing has changed signif-
7 icantly within a two-year period; and (ii) the existing hearing aid will
8 no longer correct the child's hearing loss, such insured person shall be
9 entitled to reimbursement for additional hearing aid expenses.

10 (2)(A) For the purposes of this subsection, "hearing aid" shall mean
11 any wearable instrument or devices designed for hearing and any parts,
12 attachments or accessories but excluding batteries and cords or accesso-
13 ries thereto. A registered hearing aid dispenser or licensed audiologist
14 shall determine the type of device needed to correct the hearing loss.

15 (B) For the purposes of this section, services for recasing, reshell-
16 ing and acquiring new molds shall be included as part of the policies.

17 (3) Coverage provided pursuant to this subsection may be subject to
18 deductibles, coinsurance, or copayments.

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

21 (ss) (1) Every contract that provides medical, major medical, or simi-
22 lar comprehensive type coverage issued or delivered in this state by a
23 health service corporation or hospital service corporation shall provide
24 coverage for hearing aids purchased from hearing aid dispensers regis-
25 tered under article thirty-seven-A of the general business law or
26 audiologists licensed under article one hundred fifty-nine of the educa-
27 tion law for an insured person who is less than eighteen years of age.
28 Coverage may be limited to one hearing aid per each hearing-impaired ear
29 every twenty-four months unless it is demonstrated that: (i) the insured
30 child's hearing has changed significantly within a two-year period; and
31 (ii) the existing hearing aid will no longer correct the child's hearing
32 loss, such insured person shall be entitled to reimbursement for addi-
33 tional hearing aid expenses.

34 (2)(A) For the purposes of this subsection, "hearing aid" shall mean
35 any wearable instrument or devices designed for hearing and any parts,
36 attachments or accessories but excluding batteries and cords or accesso-
37 ries thereto. A registered hearing aid dispenser or licensed audiologist
38 shall determine the type of device needed to correct the hearing loss.

39 (B) For the purposes of this section, services for recasing, reshell-
40 ing and acquiring new molds shall be included as part of the policies.

41 (3) Coverage provided pursuant to this subsection may be subject to
42 deductibles, coinsurance, or copayments.

43 § 4. This act shall take effect on the first of January next succeed-
44 ing the date on which it shall have become a law and shall apply to all
45 policies issued, modified or renewed on and after such date.