

STATE OF NEW YORK

8684--A

IN SENATE

March 30, 2022

Introduced by Sens. PERSAUD, ADDABBO, BIAGGI, COMRIE, GAUGHRAN, HOYLMAN, SALAZAR -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance -- 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 circui-
5 try to optimize audition and listening skills.

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

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

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

19 (u) (1) As used in this subsection, "hearing aid" shall mean a medi-
20 cally-prescribed, non-disposable device that is of a design and circui-
21 try to optimize audition and listening.

22 (2) Every policy which provides hospital, medical or surgical coverage
23 shall provide coverage for hearing aids for patients if such hearing
24 aids are fitted and dispensed by a licensed audiologist certified by the
25 American Speech-Language-Hearing Association, following medical clear-

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

LBD15037-03-2

1 ance by a physician licensed to practice medicine, and an audiological
2 evaluation, provided an entity subject to this subsection may limit the
3 benefit payable under this subsection to five thousand dollars per hear-
4 ing aid for each hearing-impaired ear every twenty-four months.

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

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

10 (tt)(1) As used in this subsection, "hearing aid" shall mean a medi-
11 cally-prescribed, non-disposable device that is of a design and circui-
12 try to optimize audition and listening.

13 (2) Every policy which provides hospital, medical or surgical coverage
14 shall provide coverage for hearing aids for patients if such hearing
15 aids are fitted and dispensed by a licensed audiologist certified by the
16 American Speech-Language-Hearing Association, following medical clear-
17 ance by a physician licensed to practice medicine, and an audiological
18 evaluation, provided an entity subject to this subsection may limit the
19 benefit payable under this subsection to five thousand dollars per hear-
20 ing aid for each hearing-impaired ear every twenty-four months.

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

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