STATE OF NEW YORK

432

2021-2022 Regular Sessions

IN SENATE

(Prefiled)

January 6, 2021

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

AN ACT to amend the insurance law, the public health law and the social services law, in relation to requiring coverage for the purchase of medically necessary hearing aids for children under the age of sixteen years

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

1	Section 1. Short title. This act shall be known and may be cited as
2	"Isabella's law".
3	§ 2. Subsection (i) of section 3216 of the insurance law is amended by
4	adding a new paragraph 36 to read as follows:
5	(36) (A) (i) Every health insurance policy issued or delivered in this
б	state shall provide coverage for medically necessary hearing aids
7	purchased from a hearing aid dispenser registered under article thirty-
8	seven-A of the general business law or an audiologist licensed under
9	article one hundred fifty-nine of the education law for an insured
10	person who is less than sixteen years of age, such insured person shall
11	be entitled to reimbursement of up to one thousand dollars for each
12	hearing aid every two years for expenses related to the purchase of up
13	to two hearing aids. When it is demonstrated that (1) the insured
14	child's hearing has changed significantly within a two year period and
15	(2) the existing hearing aid will no longer correct the child's hearing
16	loss, such insured person shall be entitled to reimbursement for addi-
17	tional hearing aid expenses.
18	(ii) for the purposes of this paragraph, the insured person shall be
19	entitled to spend more than one thousand dollars on each hearing aid,
20	but shall only be allowed reimbursement up to the amount provided in

21 clause (i) of this subparagraph.

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

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1	(D)(i) Here the mummered of this personnel "beening sid" shall meen one
1	(B)(i) For the purposes of this paragraph "hearing aid" shall mean any
2	wearable instrument or devices designed for hearing and any parts,
3	attachments or accessories but excluding batteries and cords or accesso-
4	ries thereto.
5	(ii) For the purposes of this section, services for recasing, reshell-
6	ing and acquiring new molds shall be included as part of the policies.
7	(C) Coverage provided pursuant to this paragraph shall not be subject
8	to deductibles, coinsurance or copayments.
9	§ 3. Section 3221 of the insurance law is amended by adding a new
10	subsection (u) to read as follows:
11	(u) (1) (A) Every group health insurance policy issued or delivered in
12	this state shall provide coverage for hearing aids purchased from a
13	hearing aid dispenser registered under article thirty-seven-A of the
14	general business law or an audiologist licensed under article one
15	hundred fifty-nine of the education law for an insured person who is
16	less than sixteen years of age, such insured person shall be entitled to
17	reimbursement of up to one thousand dollars for each hearing aid every
18	two years for expenses related to the purchase of up to two hearing
19	aids. When it is demonstrated that (i) the insured child's hearing has
20	changed significantly within a two year period and (ii) the existing
21	hearing aid will no longer correct the child's hearing loss, such
22	insured person shall be entitled to reimbursement for additional hearing
23	aid expenses.
24	(B) For the purposes of this subsection, the insured person shall be
25	entitled to spend more than one thousand dollars on each hearing aid,
26	but shall only be allowed reimbursement up to the amount provided in
27	subparagraph (A) of this paragraph.
27 28	
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28 29 30 31	<pre>subparagraph (A) of this paragraph. (2)(A) For the purposes of this subsection, "hearing aid" shall mean any wearable instrument or devices designed for hearing and any parts, attachments or accessories but excluding batteries and cords or accesso- ries thereto. (B) For the purposes of this section, services for recasing, reshell-</pre>
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1	attachments or accessories but excluding batteries and cords or accesso-
2	ries thereto.
3	(B) For the purposes of this section, services for recasing, reshell-
4	ing and acquiring new molds shall be included as part of the policies.
5	(3) Coverage provided pursuant to this subsection shall not be subject
б	to deductibles, coinsurance or copayments.
7	§ 5. Subdivision 6 of section 2511 of the public health law is amended
8	by adding a new paragraph (c-1) to read as follows:
9	<u>(c-1) standards requiring coverage for medically necessary hearing</u>
10	aids in accordance with subsection (u) of section three thousand two
11	hundred twenty-one of the insurance law;
12	§ 6. Subdivision 2 of section 365-a of the social services law is
13	amended by adding a new paragraph (gg) to read as follows:
14	(gg) the purchase of medically necessary hearing aids from a hearing
15	aid dispenser registered under article thirty-seven-A of the general
16	business law or an audiologist licensed under article one hundred
17	fifty-nine of the education law for any child who is less than sixteen
18	years of age. Such assistance shall be limited to one thousand dollars
19	for each hearing aid every two years for up to two hearing aids.
20	§ 7. This act shall take effect July 1, 2021 and sections two, three
21	and four of this act shall apply to all policies issued, modified or
22	renewed on and after such date.