

STATE OF NEW YORK

149--A

2023-2024 Regular Sessions

IN ASSEMBLY

(Prefiled)

January 4, 2023

Introduced by M. of A. SOLAGES, SAYEGH, EPSTEIN, GONZALEZ-ROJAS, MAMDANI, RA, DeSTEFANO, DICKENS, STERN, COLTON, THIELE, SILLITTI, HUNTER, FORREST, STECK, AUBRY, JACOBSON, MEEKS, LAVINE, HEVESI, McDONOUGH, K. BROWN, SHRESTHA, RAGA -- read once and referred 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 39 to read as follows:

3 (39) (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.

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

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

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

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

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

17 § 3. Section 4303 of the insurance law is amended by adding a new
18 subsection (uu) to read as follows:

19 (uu)(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 skills in the environment common-
22 ly experienced by children.

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

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

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