

STATE OF NEW YORK

1475

2023-2024 Regular Sessions

IN SENATE

January 12, 2023

Introduced by Sens. PERSAUD, ADDABBO, COMRIE, GOUNARDES, HINCHEY, KENNEDY, MANNION, MYRIE, SALAZAR, SKOUFIS -- 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 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 circui-
5 try to optimize audition and listening skills in the environment common-
6 ly experienced by children.

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:

21 (u) (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.

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

LBD01745-03-3

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

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

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

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

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

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

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