

# STATE OF NEW YORK

680

2025-2026 Regular Sessions

## IN ASSEMBLY

(Prefiled)

January 8, 2025

Introduced by M. of A. SOLAGES, STERN, COLTON, HUNTER, FORREST, STECK, JACOBSON, MEEKS, LAVINE, HEVESI, SHRESTHA, RAGA, BORES, CONRAD, RA, DeSTEFANO, McDONOUGH, K. BROWN -- read once and referred 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. Section 3221 of the insurance law is amended by adding a  
2 new subsection (v) to read as follows:

3 (v) (1) As used in this subsection, "hearing aid" shall have the same  
4 meaning and definition used in section seven hundred eighty-nine of the  
5 general business law.

6 (2) Every large group policy which provides major medical or compre-  
7 hensive-type coverage shall include coverage for the cost of hearing  
8 aids when the insured has received a medical evaluation and such hearing  
9 aids are fitted and dispensed by an audiologist registered as a hearing  
10 aid dispenser or a registered hearing aid dispenser registered in  
11 accordance with article thirty-seven-A of the general business law,  
12 provided an entity subject to this subsection may limit the benefit  
13 payable under this subsection to two thousand five hundred dollars per  
14 hearing aid for each hearing-impaired ear every thirty-six months.

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

18 (4) An entity subject to the provisions of this subsection shall  
19 provide coverage for the cost of hearing aids dispensed by an in-network  
20 audiologist registered as a hearing aid dispenser or a registered hear-  
21 ing aid dispenser and shall not limit or deny coverage of the cost of a

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

LBD01662-02-5

1 hearing aid based on the style, brand, or circuit type of the hearing  
2 aid.

3 § 2. Section 4303 of the insurance law is amended by adding a new  
4 subsection (ww) to read as follows:

5 (ww)(1) As used in this subsection, "hearing aid" shall have the same  
6 meaning and definition used in section seven hundred eighty-nine of the  
7 general business law.

8 (2) Every large group policy which provides medical, major medical or  
9 comprehensive-type coverage shall include coverage for the cost of hear-  
10 ing aids when the insured has received a medical evaluation and such  
11 hearing aids are fitted and dispensed by an audiologist registered as a  
12 hearing aid dispenser or a registered hearing aid dispenser registered  
13 in accordance with article thirty-seven-A of the general business law,  
14 provided an entity subject to this subsection may limit the benefit  
15 payable under this subsection to two thousand five hundred dollars per  
16 hearing aid for each hearing-impaired ear every thirty-six months.

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

20 (4) An entity subject to the provisions of this subsection shall  
21 provide coverage for the cost of hearing aids dispensed by any in-net-  
22 work audiologist registered as a hearing aid dispenser or a registered  
23 hearing aid dispenser and shall not limit or deny coverage of a hearing  
24 aid based on the style, brand, or circuit type of the hearing aid.

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