

STATE OF NEW YORK

514

2025-2026 Regular Sessions

IN SENATE

(Prefiled)

January 8, 2025

Introduced by Sens. PERSAUD, ADDABBO, COMRIE, GOUNARDES, HINCHEY, 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. 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
22 hearing aid based on the style, brand, or circuit type of the hearing
23 aid.

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

LBD01662-02-5

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

3 (ww)(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 medical, major medical or
7 comprehensive-type coverage shall include coverage for the cost of hear-
8 ing aids when the insured has received a medical evaluation and such
9 hearing aids are fitted and dispensed by an audiologist registered as a
10 hearing aid dispenser or a registered hearing aid dispenser registered
11 in 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 any in-net-
20 work audiologist registered as a hearing aid dispenser or a registered
21 hearing aid dispenser and shall not limit or deny coverage of a hearing
22 aid based on the style, brand, or circuit type of the hearing aid.

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