

STATE OF NEW YORK

514--A

2025-2026 Regular Sessions

IN SENATE

(Prefiled)

January 8, 2025

Introduced by Sens. PERSAUD, ADDABBO, COMRIE, FERNANDEZ, GOUNARDES, HINCHEY, MAY, MYRIE, C. RYAN, SALAZAR, SKOUFIS -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance -- recommitted to the Committee on Insurance in accordance with Senate Rule 6, sec. 8 -- 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. Section 3221 of the insurance law is amended by adding a
2 new subsection (w) to read as follows:

3 (w) (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 not attained the age of twenty-seven and has
9 received a medical evaluation and such hearing aids are fitted and
10 dispensed by an audiologist registered as a hearing aid dispenser or a
11 registered hearing aid dispenser registered in accordance with article
12 thirty-seven-A of the general business law, provided an entity subject
13 to this subsection may limit the benefit payable under this subsection
14 to two thousand five hundred dollars per hearing aid for each hearing-
15 impaired ear every thirty-six months.

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

19 (4) An entity subject to the provisions of this subsection shall
20 provide coverage for the cost of hearing aids dispensed by an in-network

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

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1 audiologist registered as a hearing aid dispenser or a registered hear-
2 ing aid dispenser and shall not limit or deny coverage of the cost of a
3 hearing aid based on the style, brand, or circuit type of the hearing
4 aid.

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

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

10 (2) Every large group policy which provides medical, major medical or
11 comprehensive-type coverage shall include coverage for the cost of hear-
12 ing aids when the insured has not attained the age of twenty-seven and
13 has received a medical evaluation and such hearing aids are fitted and
14 dispensed by an audiologist registered as a hearing aid dispenser or a
15 registered hearing aid dispenser registered in accordance with article
16 thirty-seven-A of the general business law, provided an entity subject
17 to this subsection may limit the benefit payable under this subsection
18 to two thousand five hundred dollars per hearing aid for each hearing-
19 impaired ear every thirty-six months.

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

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

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