

STATE OF NEW YORK

680--A

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 -- recommitted to the Committee on Insurance in accordance with Assembly Rule 3, sec. 2 -- 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.

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

LBD01662-04-6

1 (4) An entity subject to the provisions of this subsection shall
2 provide coverage for the cost of hearing aids dispensed by an in-network
3 audiologist registered as a hearing aid dispenser or a registered hear-
4 ing aid dispenser and shall not limit or deny coverage of the cost of a
5 hearing aid based on the style, brand, or circuit type of the hearing
6 aid.

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

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

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

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

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

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