

By Senator Baxley

12-01090-19

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1 A bill to be entitled
2 An act relating to insurance coverage for hearing aids
3 for children; creating s. 627.6413, F.S.; requiring
4 certain health insurance policies to provide hearing
5 aid coverage for insured children; providing coverage
6 requirements; providing applicability; providing an
7 effective date.

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9 Be It Enacted by the Legislature of the State of Florida:

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11 Section 1. Section 627.6413, Florida Statutes, is created
12 to read:

13 627.6413 Coverage for hearing aids for children.—

14 (1) A health insurance policy that provides coverage on an
15 expense-incurred basis for a family member of the insured must
16 provide coverage for children from birth through 21 years of age
17 for hearing aids prescribed, fitted, and dispensed by a licensed
18 audiologist.

19 (2) An insurer must provide a minimum coverage amount of
20 \$3,500 per ear within a 24-month period. However, if a child
21 experiences a significant and unexpected change in his or her
22 hearing or experiences a medical condition requiring an
23 unexpected change in the hearing aid before the existing 24-
24 month period expires, and alterations to the existing hearing
25 aid do not or cannot meet the needs of the child, a new 24-month
26 period shall begin with full benefits and coverage.

27 (3) An insured is responsible for the cost of hearing aids
28 and related services that exceed the coverage provided by his or
29 her policy.

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30 (4) This section applies to a policy that is issued or
31 renewed on or after January 1, 2020.

32 Section 2. This act shall take effect January 1, 2020.