

By Senator Baxley

12-00626B-20

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1                   A bill to be entitled  
2       An act relating to coverage for hearing aids for  
3       children; creating s. 627.6413, F.S.; requiring  
4       certain individual health insurance policies to  
5       provide coverage for hearing aids for children 21  
6       years of age or younger; specifying health care  
7       providers who may prescribe, fit, and dispense the  
8       hearing aids; specifying a minimum coverage limit  
9       within a certain timeframe; providing an exception;  
10      providing that an insured is responsible for certain  
11      costs that exceed the policy limit; providing  
12      applicability; providing an effective date.

13  
14 Be It Enacted by the Legislature of the State of Florida:

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16       Section 1. Section 627.6413, Florida Statutes, is created  
17 to read:

18       627.6413 Coverage for hearing aids for children.—

19       (1) A health insurance policy that provides coverage on an  
20 expense-incurred basis for a family member of the insured must  
21 provide coverage for hearing aids for children diagnosed with  
22 hearing loss from birth through 21 years of age. If the child is  
23 under 18 years of age, a hearing aid must be prescribed, fitted,  
24 and dispensed by a licensed audiologist. For a child who is 18  
25 to 21 years of age, a hearing aid may be fitted and dispensed by  
26 a licensed audiologist or licensed hearing aid specialist.

27       (2) The policy must provide a minimum coverage limit of  
28 \$3,500 per ear within a 24-month period. However, if a child  
29 experiences a significant and unexpected change in his or her

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30 hearing or a medical condition requiring an unexpected change in  
31 the hearing aid before the existing 24-month period expires, and  
32 alterations to the existing hearing aid do not or cannot meet  
33 the needs of the child, a new 24-month period must begin with  
34 full benefits and coverage.

35 (3) An insured is responsible for the cost of hearing aids  
36 and related services that exceed the coverage limit provided by  
37 his or her policy.

38 (4) This section applies to a policy that is issued or  
39 renewed on or after January 1, 2021.

40 Section 2. This act shall take effect January 1, 2021.