

By Senator Baxley

12-00379A-18

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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 member of the family of the insured
16 must provide health insurance benefits that include coverage for
17 children from birth through 21 years of age for hearing aids
18 prescribed, fitted, and dispensed by a licensed 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 a medical condition requiring an unexpected change in
23 the hearing aid before the existing 24-month period has expired,
24 and alterations to the existing hearing aid do not or cannot
25 meet the needs of the child, a new 24-month period shall begin
26 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, 2019.

32 Section 2. This act shall take effect January 1, 2019.