

By the Committee on Health Policy; and Senators Baxley, Perry, Rouson, Diaz, Flores, Farmer, Braynon, Harrell, Gruters, Book, Hooper, Pizzo, and Cruz

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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, as that term is defined in 21
22 C.F.R. s. 801.420(a)(1), for children 21 years of age or younger
23 who are diagnosed with hearing loss by a licensed physician or a
24 licensed audiologist. Coverage for a hearing aid prescribed to a
25 child younger than 18 years of age must require the hearing aid
26 to be prescribed, fitted, and dispensed by a licensed physician
27 or a licensed audiologist. Coverage for a hearing aid prescribed
28 to a child between 18 and 21 years of age must require the
29 hearing aid to be fitted and dispensed by a licensed physician,

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30 a licensed audiologist, or a licensed hearing aid specialist.

31 (2) The policy must provide a minimum coverage limit of
32 \$3,500 per ear within a 24-month period. However, if a child
33 experiences a significant and unexpected change in his or her
34 hearing or a medical condition requiring an unexpected change in
35 the hearing aid before the existing 24-month period expires, and
36 alterations to the existing hearing aid do not or cannot meet
37 the needs of the child, a new 24-month period must begin with
38 full benefits and coverage.

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

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

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