

By Senator Baxley

12-00744B-21

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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.; defining the  
4       term "hearing aid"; requiring certain individual  
5       health insurance policies to provide coverage for  
6       hearing aids for children 18 years of age or younger,  
7       under certain circumstances; requiring the hearing  
8       aids to be prescribed, fitted, and dispensed by  
9       specified health care providers; specifying certain  
10      coverage requirements; providing an exception;  
11      providing that an insured is responsible for certain  
12      costs that exceed the policy limit; providing  
13      applicability; amending s. 641.31, F.S.; requiring  
14      certain individual health maintenance organization  
15      contracts to provide coverage for hearing aids for  
16      children 18 years of age or younger, under certain  
17      circumstances; requiring the hearing aids to be  
18      prescribed, fitted, and dispensed by specified health  
19      care providers; specifying certain coverage  
20      requirements; providing an exception; providing that a  
21      subscriber is responsible for certain costs that  
22      exceed the contract limit; defining the term "hearing  
23      aid"; providing applicability; providing an effective  
24      date.

25  
26 Be It Enacted by the Legislature of the State of Florida:

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28       Section 1. Section 627.6413, Florida Statutes, is created  
29      to read:

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30 627.6413 Coverage for hearing aids for children.—

31 (1) As used in this section, the term "hearing aid" means  
32 any wearable instrument or device designed for, offered for the  
33 purpose of, or represented as aiding persons with or  
34 compensating for impaired hearing, and includes ear molds. The  
35 term does not include a cochlear implant.

36 (2) A health insurer issuing an individual policy that  
37 provides major medical or similar comprehensive coverage for a  
38 dependent child of the insured must provide coverage for a  
39 hearing aid for any such child 18 years of age or younger who is  
40 diagnosed with hearing loss by a physician licensed under  
41 chapter 458 or chapter 459 or an audiologist licensed under part  
42 I of chapter 468, and for whom the hearing aid is prescribed as  
43 medically necessary. Coverage for a hearing aid prescribed to a  
44 child 18 years of age or younger must require the hearing aid to  
45 be prescribed, fitted, and dispensed by a physician licensed  
46 under chapter 458 or chapter 459 or an audiologist licensed  
47 under part I of chapter 468.

48 (3) The policy must provide benefits in any 24-month period  
49 of at least \$3,500 per ear. The policy may limit coverage for  
50 ear molds to six ear molds in any 24-month period. However, if a  
51 child experiences a significant and unexpected change in his or  
52 her hearing or a medical condition requiring an unexpected  
53 change in the prescription for the hearing aid before the  
54 existing 24-month period expires, and alterations to the  
55 existing hearing aid do not or cannot meet the needs of the  
56 child, a new 24-month period must begin with full benefits and  
57 coverage.

58 (4) An insured is responsible for the cost of hearing aids

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59 and related services which exceeds the coverage limit provided  
60 by his or her policy.

61 (5) This section applies to a policy that is issued or  
62 renewed on or after January 1, 2022.

63 Section 2. Subsection (48) is added to section 641.31,  
64 Florida Statutes, to read:

65 641.31 Health maintenance contracts.-

66 (48) (a) A health maintenance organization issuing an  
67 individual contract that provides major medical or similar  
68 comprehensive coverage for a dependent child of the insured must  
69 provide coverage for a hearing aid for any such child 18 years  
70 of age or younger who is diagnosed with hearing loss by a  
71 physician licensed under chapter 458 or chapter 459 or an  
72 audiologist licensed under part I of chapter 468, and for whom  
73 the hearing aid is prescribed as medically necessary. Coverage  
74 for a hearing aid prescribed to a child 18 years of age or  
75 younger must require the hearing aid to be prescribed, fitted,  
76 and dispensed by a physician licensed under chapter 458 or  
77 chapter 459 or an audiologist licensed under part I of chapter  
78 468.

79 (b) The contract must provide benefits in any 24-month  
80 period of at least \$3,500 per ear. The policy may limit coverage  
81 for ear molds to six ear molds in any 24-month period. However,  
82 if a child experiences a significant and unexpected change in  
83 his or her hearing or a medical condition requiring an  
84 unexpected change in the prescription for the hearing aid before  
85 the existing 24-month period expires, and alterations to the  
86 existing hearing aid do not or cannot meet the needs of the  
87 child, a new 24-month period must begin with full benefits and

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88 coverage.

89 (c) A subscriber is responsible for the cost of hearing  
90 aids and related services which exceeds the coverage limit  
91 provided by his or her contract.

92 (d) As used in this section, the term "hearing aid" means  
93 any wearable instrument or device designed for, offered for the  
94 purpose of, or represented as aiding persons with or  
95 compensating for impaired hearing, and includes ear molds. The  
96 term does not include a cochlear implant.

97 (e) This subsection applies to a contract that is issued or  
98 renewed on or after January 1, 2022.

99 Section 3. This act shall take effect January 1, 2022.