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LEGISLATIVE ACTION

Senate	.	House
Comm: RCS	.	
01/13/2022	.	
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The Committee on Banking and Insurance (Baxley) recommended the following:

Senate Amendment (with title amendment)

Delete everything after the enacting clause
and insert:

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

627.6413 Coverage for hearing aids for children.—

(1) As used in this section, the term "hearing aid" means
any wearable instrument or device designed for, offered for the
purpose of, or represented as aiding persons with or



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11 compensating for impaired hearing, and includes ear molds. The
12 term does not include a cochlear implant.

13 (2) A health insurer issuing an individual policy that
14 provides major medical or similar comprehensive coverage for a
15 dependent child of the insured must provide coverage for a
16 hearing aid for any such child 18 years of age or younger
17 diagnosed with hearing loss by a physician licensed under
18 chapter 458 or chapter 459 or by an audiologist licensed under
19 part I of chapter 468, and for whom the hearing aid is
20 prescribed as medically necessary. Coverage for a hearing aid
21 prescribed to a child 18 years of age or younger must require
22 the hearing aid to be prescribed, fitted, and dispensed by a
23 physician licensed under chapter 458 or chapter 459 or an
24 audiologist licensed under part I of chapter 468.

25 (3) The policy must provide benefits in any 24-month period
26 of at least \$3,500 per ear. The policy may limit coverage for
27 ear molds to six ear molds in any 24-month period. However, if a
28 child experiences a significant and unexpected change in his or
29 her hearing or a medical condition requiring an unexpected
30 change in the prescription for the hearing aid before the
31 existing 24-month period expires, and alterations to the
32 existing hearing aid do not or cannot meet the needs of the
33 child, a new 24-month period must begin with full benefits and
34 coverage.

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

38 (5) This section applies to a policy issued or renewed on
39 or after January 1, 2023.



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

42 641.31 Health maintenance contracts.—

43 (48) (a) A health maintenance organization issuing an
44 individual contract that provides major medical or similar
45 comprehensive coverage for a dependent child of the subscriber
46 must provide coverage for a hearing aid for any such child 18
47 years of age or younger diagnosed with hearing loss by a
48 physician licensed under chapter 458 or chapter 459 or by an
49 audiologist licensed under part I of chapter 468, and for whom
50 the hearing aid is prescribed as medically necessary. Coverage
51 for a hearing aid prescribed to a child 18 years of age or
52 younger must require the hearing aid to be prescribed, fitted,
53 and dispensed by a physician licensed under chapter 458 or
54 chapter 459 or an audiologist licensed under part I of chapter
55 468.

56 (b) The contract must provide benefits in any 24-month
57 period of at least \$3,500 per ear. The contract may limit
58 coverage for ear molds to six ear molds in any 24-month period.
59 However, if a child experiences a significant and unexpected
60 change in his or her hearing or a medical condition requiring an
61 unexpected change in the prescription for the hearing aid before
62 the existing 24-month period expires, and alterations to the
63 existing hearing aid do not or cannot meet the needs of the
64 child, a new 24-month period must begin with full benefits and
65 coverage.

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



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

74 (e) This subsection applies to a contract issued or renewed
75 on or after January 1, 2023.

76 Section 3. This act shall take effect January 1, 2023.

77
78 ===== T I T L E A M E N D M E N T =====

79 And the title is amended as follows:

80 Delete everything before the enacting clause
81 and insert:

82 A bill to be entitled
83 An act relating to coverage for hearing aids for
84 children; creating s. 627.6413, F.S.; defining the
85 term "hearing aid"; requiring certain individual
86 health insurance policies to provide coverage for
87 hearing aids for certain children 18 years of age or
88 younger under certain circumstances; specifying
89 certain coverage requirements; providing an exception;
90 providing that an insured is responsible for certain
91 costs that exceed the policy limit; providing
92 applicability; amending s. 641.31, F.S.; requiring
93 certain individual health maintenance organization
94 contracts to provide coverage for hearing aids for
95 certain children 18 years of age or younger under
96 certain circumstances; specifying certain coverage
97 requirements; providing an exception; providing that a



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98 subscriber is responsible for certain costs that
99 exceed the contract limit; defining the term "hearing
100 aid"; providing applicability; providing an effective
101 date.