

By the Committee on Banking and Insurance; and Senators Baxley, Perry, and Taddeo

597-01975-22

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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 certain children 18 years of age or
7 younger under certain circumstances; specifying
8 certain coverage requirements; providing an exception;
9 providing that an insured is responsible for certain
10 costs that exceed the policy limit; providing
11 applicability; amending s. 641.31, F.S.; requiring
12 certain individual health maintenance organization
13 contracts to provide coverage for hearing aids for
14 certain children 18 years of age or younger under
15 certain circumstances; specifying certain coverage
16 requirements; providing an exception; providing that a
17 subscriber is responsible for certain costs that
18 exceed the contract limit; defining the term "hearing
19 aid"; providing applicability; providing an effective
20 date.

21
22 Be It Enacted by the Legislature of the State of Florida:

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

26 627.6413 Coverage for hearing aids for children.-

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

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

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

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

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

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

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

61 641.31 Health maintenance contracts.—

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

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

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

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

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

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