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.; 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	to the requirements; providing that an insured is
10	responsible for certain costs that exceed the policy
11	limit; providing applicability; amending s. 641.31,
12	F.S.; requiring certain individual health maintenance
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 to the
17	requirements; providing that a subscriber is
18	responsible for certain costs that exceed the contract
19	limit; defining the term "hearing aid"; providing
20	applicability; providing an effective date.
21	
22	Be It Enacted by the Legislature of the State of Florida:
23	
24	Section 1. 627.6413, Florida Statutes, is created to read:
25	627.6413 Coverage for hearing aids for children
	Page 1 of 4

CODING: Words stricken are deletions; words underlined are additions.

2022

26 (1) As used in this section, the term "hearing aid" means 27 any wearable instrument or device designed for, offered for the 28 purpose of, or represented as aiding persons with or 29 compensating for impaired hearing, and includes ear molds. The 30 term does not include a cochlear implant. (2) A health insurer issuing an individual policy that 31 32 provides major medical or similar comprehensive coverage for a 33 dependent child of the insured must provide coverage for a 34 hearing aid for any such child 18 years of age or younger 35 diagnosed with hearing loss by a physician licensed under 36 chapter 458 or chapter 459 or by an audiologist licensed under 37 part I of chapter 468 and for whom the hearing aid is prescribed 38 as medically necessary. Coverage for a hearing aid prescribed to 39 a child 18 years of age or younger must require the hearing aid 40 to be prescribed, fitted, and dispensed by a physician licensed 41 under chapter 458 or chapter 459 or an audiologist licensed 42 under part I of chapter 468. 43 (3) The policy must provide benefits in any 24-month period of at least \$3,500 per ear. The policy may limit coverage 44 45 for ear molds to six ear molds in any 24-month period. However, 46 if a child experiences a significant and unexpected change in 47 his or her hearing or a medical condition requiring an 48 unexpected change in the prescription for the hearing aid before 49 the existing 24-month period expires and alterations to the 50 existing hearing aid do not or cannot meet the needs of the

Page 2 of 4

CODING: Words stricken are deletions; words underlined are additions.

2022

51	child, a new 24-month period must begin with full benefits and
52	coverage.
53	(4) An insured is responsible for the cost of hearing aids
54	and related services which exceeds the coverage limit provided
55	by his or her policy.
56	(5) This section applies to a policy issued or renewed on
57	or after January 1, 2023.
58	Section 2. Subsection (48) is added to section 641.31,
59	Florida Statutes, to read:
60	641.31 Health maintenance contracts
61	(48)(a) A health maintenance organization issuing an
62	individual contract that provides major medical or similar
63	comprehensive coverage for a dependent child of the subscriber
64	must provide coverage for a hearing aid for any such child 18
65	years of age or younger diagnosed with hearing loss by a
66	physician licensed under chapter 458 or chapter 459 or by an
67	audiologist licensed under part I of chapter 468 and for whom
68	the hearing aid is prescribed as medically necessary. Coverage
69	for a hearing aid prescribed to a child 18 years of age or
70	younger must require the hearing aid to be prescribed, fitted,
71	and dispensed by a physician licensed under chapter 458 or
72	<u>chapter 459 or an audiologist licensed under part I of chapter</u>
73	468.
74	(b) The contract must provide benefits in any 24-month
75	period of at least \$3,500 per ear. The contract may limit
1	Page 3 of 4

-

CODING: Words stricken are deletions; words underlined are additions.

2022

2022

76	coverage for ear molds to six ear molds in any 24-month period.
77	However, if a child experiences a significant and unexpected
78	change in his or her hearing or a medical condition requiring an
79	unexpected change in the prescription for the hearing aid before
80	the existing 24-month period expires and alterations to the
81	existing hearing aid do not or cannot meet the needs of the
82	child, a new 24-month period must begin with full benefits and
83	coverage.
84	(c) A subscriber is responsible for the cost of hearing
85	aids and related services which exceeds the coverage limit
86	provided by his or her contract.
87	(d) As used in this section, the term "hearing aid" means
88	any wearable instrument or device designed for, offered for the
89	purpose of, or represented as aiding persons with or
90	compensating for impaired hearing, and includes ear molds. The
91	term does not include a cochlear implant.
92	(e) This subsection applies to a contract issued or
93	renewed on or after January 1, 2023.
94	Section 3. This act shall take effect January 1, 2023.
	Page 4 of 4

CODING: Words stricken are deletions; words underlined are additions.