

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 "child"; requiring certain health insurance
 5 policies to provide hearing aid coverage for insured
 6 children; providing coverage requirements; providing
 7 applicability; providing an effective date.

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 9 Be It Enacted by the Legislature of the State of Florida:

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

13 627.6413 Coverage for hearing aids for children.—

14 (1) As used in this section, the term "child" means an
 15 individual who has not attained 22 years of age.

16 (2) A health insurance policy that provides coverage on an
 17 expense-incurred basis for a family member of the insured must
 18 provide health insurance benefits that include coverage for a
 19 hearing aid prescribed, fitted, and dispensed by a licensed
 20 audiologist if the family member is a child.

21 (a) The insurer must provide a minimum coverage amount of
 22 \$3,500 per ear within a 24-month period for such child. However,
 23 a new 24-month period must begin with full benefits and coverage
 24 if:

25 1. The child has a medical condition or experiences a

26 | significant and unexpected change in his or her hearing that
27 | requires an unexpected change in his or her hearing aid before
28 | the existing 24-month period has expired; and

29 | 2. Alterations to the child's existing hearing aid do not
30 | or cannot meet his or her needs.

31 | (b) The insured is responsible for the cost of a hearing
32 | aid and related services that exceeds the coverage provided by
33 | his or her policy.

34 | (3) This section applies to a policy that is issued or
35 | renewed on or after January 1, 2021.

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