

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.; providing a
4 definition of the term "hearing aid"; requiring
5 certain individual health insurance policies to
6 provide coverage for hearing aids for children 21
7 years of age or younger under certain circumstances;
8 specifying health care providers who may prescribe,
9 fit, and dispense the hearing aids; specifying a
10 minimum coverage limit within a certain timeframe;
11 providing an exception; providing that an insured is
12 responsible for certain costs that exceed the policy
13 limit; providing applicability; amending s. 641.31,
14 F.S.; requiring certain individual health maintenance
15 contracts to provide coverage for hearing aids for
16 children 21 years of age or younger under certain
17 circumstances; specifying health care providers who
18 may prescribe, fit, and dispense the hearing aids;
19 specifying a minimum coverage limit within a certain
20 timeframe; providing an exception; providing that a
21 subscriber is responsible for certain costs that
22 exceed the contract limit; providing a definition of
23 the term "hearing aid"; providing applicability;
24 providing an effective 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:

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.

35 (2) A health insurer issuing an individual policy that
 36 provides major medical or similar comprehensive coverage to an
 37 insured or a family member of an insured must provide coverage
 38 for a hearing aid for an insured child 21 years of age or
 39 younger who is diagnosed with hearing loss by a licensed
 40 physician or a licensed audiologist and for whom the hearing aid
 41 is prescribed as medically necessary. Coverage for a hearing aid
 42 prescribed to a child younger than 18 years of age must require
 43 the hearing aid to be prescribed, fitted, and dispensed by a
 44 licensed physician or a licensed audiologist. Coverage for a
 45 hearing aid prescribed to a child between 18 and 21 years of
 46 age, inclusive, must require the hearing aid to be fitted and
 47 dispensed by a licensed physician, a licensed audiologist, or a
 48 licensed hearing aid specialist.

49 (3) The policy must provide a minimum coverage limit of
 50 \$3,500 per ear within a 24-month period. However, if a child

51 experiences a significant and unexpected change in his or her
52 hearing or a medical condition requiring an unexpected change in
53 the hearing aid before the existing 24-month period expires, and
54 if alterations to the existing hearing aid do not or cannot meet
55 the needs of the child, a new 24-month period must begin with
56 full benefits and coverage.

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

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

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

64 641.31 Health maintenance contracts.—

65 (48) (a) A health maintenance organization issuing an
66 individual contract that provides major medical or similar
67 comprehensive coverage to a subscriber or a family member of a
68 subscriber must provide coverage for a hearing aid for a covered
69 child 21 years of age or younger who is diagnosed with hearing
70 loss by a licensed physician or a licensed audiologist and for
71 whom the hearing aid is prescribed as medically necessary.
72 Coverage for a hearing aid prescribed to a child younger than 18
73 years of age must require the hearing aid to be prescribed,
74 fitted, and dispensed by a licensed physician or a licensed
75 audiologist. Coverage for a hearing aid prescribed to a child

76 between 18 and 21 years of age, inclusive, must require the
77 hearing aid to be fitted and dispensed by a licensed physician,
78 a licensed audiologist, or a licensed hearing aid specialist.

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

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

90 (d) As used in this subsection, the term "hearing aid"
91 means any wearable instrument or device designed for, offered
92 for the purpose of, or represented as aiding persons with or
93 compensating for impaired hearing.

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

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