

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.

31 (2) A health insurer issuing an individual policy that
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
44 period of at least \$3,500 per ear. The policy may limit coverage
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

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 chapter 459 or an audiologist licensed under part I of chapter
 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

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.