

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 organization contracts to provide coverage for hearing  
16 aids for children 21 years of age or younger under  
17 certain circumstances; specifying health care  
18 providers who may prescribe, fit, and dispense the  
19 hearing aids; specifying a minimum coverage limit  
20 within a certain timeframe; providing an exception;  
21 providing that a subscriber is responsible for certain  
22 costs that exceed the contract limit; providing a  
23 definition of the term "hearing aid"; providing  
24 applicability; providing an effective date.  
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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 for a  
 37 | family member of the insured must provide coverage for a hearing  
 38 | aid for children 21 years of age or younger who are diagnosed  
 39 | with hearing loss by a licensed physician or a licensed  
 40 | audiologist, and for whom the hearing aid is prescribed as  
 41 | medically necessary. Coverage for a hearing aid prescribed to a  
 42 | child younger than 18 years of age must require the hearing aid  
 43 | to be prescribed, fitted, and dispensed by a licensed physician  
 44 | or a licensed audiologist. Coverage for a hearing aid prescribed  
 45 | to a child between 18 and 21 years of age must require the  
 46 | hearing aid to be fitted and dispensed by a licensed physician,  
 47 | a licensed audiologist, or a licensed hearing aid specialist.

48 |       (3) The policy must provide a minimum coverage limit of  
 49 | \$3,500 per ear within a 24-month period. However, if a child  
 50 | experiences a significant and unexpected change in his or her

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

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

59 (5) This section applies to a policy that is issued or  
 60 renewed on or after January 1, 2022.

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

63 641.31 Health maintenance contracts.—

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

76 licensed physician, a licensed audiologist, or a licensed  
77 hearing aid specialist.

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

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

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

93 (e) This subsection applies to a contract that is issued  
94 or renewed on or after January 1, 2022.

95 Section 3. This act shall take effect January 1, 2022.