ENGROSSED SUBSTITUTE HOUSE BILL 1222

State of Washington 68th Legislature 2023 Regular Session

 $\mathbf{B}\mathbf{v}$ Health Care & Wellness (originally sponsored by Representatives Orwall, Simmons, Reeves, Reed, Leavitt, Kloba, Farivar, Doglio, Morgan, Slatter, Ramel, Goodman, Callan, Fosse, Pollet, Lekanoff, and Macri)

READ FIRST TIME 01/30/23.

- AN ACT Relating to requiring coverage for hearing instruments; 1
- 2 amending RCW 48.43.715 and 41.05.830; adding a new section to chapter
- 3 48.43 RCW; adding a new section to chapter 41.05 RCW; and providing
- 4 an expiration date.
- BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON: 5
- 6 NEW SECTION. Sec. 1. A new section is added to chapter 48.43 7 RCW to read as follows:
- 8 (1) For nongrandfathered group health plans other than small group health plans issued or renewed on or after January 1, 2024, a 9 10 health carrier shall include coverage for hearing instruments, 11 including bone conduction hearing devices. This section does not 12 include coverage of over-the-counter hearing instruments.
- 13 (2) Coverage shall also include the initial assessment, fitting, 14 adjustment, auditory training, and ear molds as necessary to maintain 15 optimal fit. Coverage of the services in this subsection shall 16 include services for enrollees who intend to obtain or have already
- 17 obtained any hearing instrument, including an over-the-counter
- hearing instrument. 18
- (3) A health carrier shall provide coverage 19 for hearing
- 20 instruments as provided in subsection (1) of this section at no less
- 21 than \$3,000 per ear with hearing loss every 36 months.

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- 1 (4) The services and hearing instruments covered under this section are not subject to the enrollee's deductible unless the 2 health plan is offered as a qualifying health plan for a health 3 savings account. For such a qualifying health plan, the carrier may 4 apply a deductible to coverage of the services covered under this 5 6 section only at the minimum level necessary to preserve the 7 enrollee's ability to claim tax exempt contributions and withdrawals from the enrollee's health savings account under internal revenue 8 service laws and regulations. 9
- 10 (5) Coverage for a minor under 18 years of age shall be available 11 under this section only after the minor has received medical 12 clearance within the preceding six months from:
- 13 (a) An otolaryngologist for an initial evaluation of hearing loss; or
- 15 (b) A licensed physician, which indicates there has not been a 16 substantial change in clinical status since the initial evaluation by 17 an otolaryngologist.
 - (6) For the purposes of this section:

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- 19 (a) "Hearing instrument" has the same meaning as defined in RCW 20 18.35.010.
- 21 (b) "Over-the-counter hearing instrument" has the same meaning as 22 "over-the-counter hearing aid" in 21 C.F.R. Sec. 800.30 as of 23 December 28, 2022.
- 24 **Sec. 2.** RCW 48.43.715 and 2022 c 236 s 2 are each amended to 25 read as follows:
 - (1) The commissioner, in consultation with the board and the health care authority, shall, by rule, select the largest small group plan in the state by enrollment as the benchmark plan for the individual and small group market for purposes of establishing the essential health benefits in Washington state.
 - (2) If the essential health benefits benchmark plan for the individual and small group market does not include all of the ten essential health benefits categories, the commissioner, in consultation with the board and the health care authority, shall, by rule, supplement the benchmark plan benefits as needed.
 - (3) All individual and small group health plans must cover the ten essential health benefits categories, other than a health plan offered through the federal basic health program, a grandfathered health plan, or medicaid. Such a health plan may not be offered in

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the state unless the commissioner finds that it is substantially equal to the benchmark plan. When making this determination, the commissioner:

- (a) Must ensure that the plan covers the ten essential health benefits categories;
- (b) May consider whether the health plan has a benefit design that would create a risk of biased selection based on health status and whether the health plan contains meaningful scope and level of benefits in each of the ten essential health benefits categories;
- (c) Notwithstanding (a) and (b) of this subsection, for benefit years beginning January 1, 2015, must establish by rule the review and approval requirements and procedures for pediatric oral services when offered in stand-alone dental plans in the nongrandfathered individual and small group markets outside of the exchange; and
- (d) Must allow health carriers to also offer pediatric oral services within the health benefit plan in the nongrandfathered individual and small group markets outside of the exchange.
- (4) Beginning December 15, 2012, and every year thereafter, the commissioner shall submit to the legislature a list of state-mandated health benefits, the enforcement of which will result in federally imposed costs to the state related to the plans sold through the exchange because the benefits are not included in the essential health benefits designated under federal law. The list must include the anticipated costs to the state of each state-mandated health benefit on the list and any statutory changes needed if funds are not appropriated to defray the state costs for the listed mandate. The commissioner may enforce a mandate on the list for the entire market only if funds are appropriated in an omnibus appropriations act specifically to pay the state portion of the identified costs.
- (5) Upon authorization by the legislature to modify the state's essential health benefits benchmark plan under 45 C.F.R. Sec. 156.111, the commissioner shall include coverage for donor human milk under RCW 48.43.815 and hearing instruments and services required under section 1 of this act in the updated plan.
- **Sec. 3.** RCW 41.05.830 and 2018 c 159 s 1 are each amended to 36 read as follows:
- 37 (1) Subject to appropriation, a health plan offered to employees 38 and their covered dependents under this chapter issued or renewed on 39 or after January 1, 2019, must include coverage for hearing

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- instruments. Coverage must include a new hearing instrument every five years and services and supplies such as the initial assessment, fitting, adjustment, and auditory training.
- 4 (2) The hearing instrument must be recommended by a licensed audiologist, hearing aid specialist, or a licensed physician or osteopathic physician who specializes in otolaryngology and dispensed by a licensed audiologist, hearing aid specialist, or a licensed physician or osteopathic physician who specializes in otolaryngology.
- 9 (3) For the purposes of this section, "hearing instrument" and 10 "hearing aid specialist" have the same meaning as defined in RCW 11 18.35.010.
- 12 <u>(4) This section expires December 31, 2023.</u>
- NEW SECTION. Sec. 4. A new section is added to chapter 41.05
 RCW to read as follows:
- A health plan offered to public employees and their covered dependents under this chapter issued or renewed on or after January 17 1, 2024, is subject to section 1 of this act.

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