HOUSE FILE 2404
BY COMMITTEE ON HUMAN RESOURCES
(SUCCESSOR TO HSB 682)

## A BILL FOR

l An Act requiring certain health insurance contracts, policies, 2 or plans to provide coverage for audiological services and 3 hearing aids for children.
4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

Section 1. NEW SECTION. 514C. 26 Audiological services and hearing aids for children - coverage.
l. Notwithstanding the uniformity of treatment requirements of section 5l4C.6, a contract, policy, or plan providing for third-party payment or prepayment of health or medical expenses shall provide minimum coverage benefits for audiological
services and hearing aids for children, including but not limited to the following classes of third-party payment provider contracts, policies, or plans delivered, issued for delivery, continued, or renewed in this state on or after January l, 2011:
a. Individual or group accident and sickness insurance providing coverage on an expense-incurred basis.
b. An individual or group hospital or medical service contract issued pursuant to chapter 509, 514, or 514A.
C. An individual or group health maintenance organization contract regulated under chapter 514B.
d. An individual or group Medicare supplemental policy, unless coverage pursuant to such policy is preempted by federal law.
e. A plan established pursuant to chapter 509A for public employees.
2. This section shall not apply to accident-only, specified disease, short-term hospital or medical, hospital confinement indemnity, credit, dental, vision, long-term care, basic hospital and medical-surgical expense coverage as defined by the commissioner, disability income insurance coverage, coverage issued as a supplement to liability insurance, workers' compensation or similar insurance, or automobile medical payment insurance.
3. As used in this section, "minimum coverage for audiological services and hearing aids for children" means coverage that includes, at a minimum, all of the following:
a. Coverage for audiological evaluations performed by a licensed audiologist.
b. Coverage for hearing aids that are recommended by a licensed audiologist and dispensed by a licensed hearing aid dispenser for children up to eighteen years of age.
c. Coverage for an ear mold and a hearing aid for each hearing-impaired ear payable every twenty-four months for children up to eighteen years of age and coverage for up to four additional ear molds per year for children up to three years of age.
4. The commissioner of insurance shall adopt rules pursuant to chapter l7A as necessary to administer this section.

## EXPLANATION

This bill requires insurers offering certain individual or group health insurance contracts, policies, or plans in the state to provide coverage for certain audiological services and hearing aids for children.

The provisions of the bill are applicable to third-party payment provider contracts, policies, or plans delivered, issued for delivery, continued, or renewed in this state on or after January l, 2011.

The commissioner of insurance is required to adopt rules under Code chapter l7A to administer the provisions of the bill.

The bill requires such insurers to provide minimum coverage for audiological services and hearing aids for children which must include, at a minimum, coverage for audiological evaluations performed by a licensed audiologist, coverage for hearing aids that are recommended by a licensed audiologist and dispensed by a licensed hearing aid dispenser for children up to 18 years of age, coverage for an ear mold and a hearing aid for each hearing-impaired ear payable every 24 months for children up to 18 years of age, and coverage for up to four additional ear molds per year for children up to three years of age.

