House File 2404 - Introduced

HOUSE FILE 2404
BY COMMITTEE ON HUMAN
RESOURCES

(SUCCESSOR TO HSB 682)

A BILL FOR

- 1 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:

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- 1 Section 1. <u>NEW SECTION</u>. 514C.26 Audiological services and 2 hearing aids for children coverage.
- 3 1. Notwithstanding the uniformity of treatment requirements
- 4 of section 514C.6, a contract, policy, or plan providing for
- 5 third-party payment or prepayment of health or medical expenses
- 6 shall provide minimum coverage benefits for audiological
- 7 services and hearing aids for children, including but not
- 8 limited to the following classes of third-party payment
- 9 provider contracts, policies, or plans delivered, issued for
- 10 delivery, continued, or renewed in this state on or after
- 11 January 1, 2011:
- 12 a. Individual or group accident and sickness insurance
- 13 providing coverage on an expense-incurred basis.
- 14 b. An individual or group hospital or medical service
- 15 contract issued pursuant to chapter 509, 514, or 514A.
- 16 c. An individual or group health maintenance organization
- 17 contract regulated under chapter 514B.
- 18 d. An individual or group Medicare supplemental policy,
- 19 unless coverage pursuant to such policy is preempted by federal
- 20 law.
- 21 e. A plan established pursuant to chapter 509A for public
- 22 employees.
- 23 2. This section shall not apply to accident-only, specified
- 24 disease, short-term hospital or medical, hospital confinement
- 25 indemnity, credit, dental, vision, long-term care, basic
- 26 hospital and medical-surgical expense coverage as defined
- 27 by the commissioner, disability income insurance coverage,
- 28 coverage issued as a supplement to liability insurance,
- 29 workers' compensation or similar insurance, or automobile
- 30 medical payment insurance.
- 31 3. As used in this section, "minimum coverage for
- 32 audiological services and hearing aids for children" means
- 33 coverage that includes, at a minimum, all of the following:
- 34 a. Coverage for audiological evaluations performed by a
- 35 licensed audiologist.

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- 1 b. Coverage for hearing aids that are recommended by a
- 2 licensed audiologist and dispensed by a licensed hearing aid
- 3 dispenser for children up to eighteen years of age.
- 4 c. Coverage for an ear mold and a hearing aid for each
- 5 hearing-impaired ear payable every twenty-four months for
- 6 children up to eighteen years of age and coverage for up to
- 7 four additional ear molds per year for children up to three
- 8 years of age.
- 9 4. The commissioner of insurance shall adopt rules pursuant
- 10 to chapter 17A as necessary to administer this section.
- 11 EXPLANATION
- 12 This bill requires insurers offering certain individual or
- 13 group health insurance contracts, policies, or plans in the
- 14 state to provide coverage for certain audiological services and
- 15 hearing aids for children.
- 16 The provisions of the bill are applicable to third-party
- 17 payment provider contracts, policies, or plans delivered,
- 18 issued for delivery, continued, or renewed in this state on or
- 19 after January 1, 2011.
- 20 The commissioner of insurance is required to adopt rules
- 21 under Code chapter 17A to administer the provisions of the
- 22 bill.
- 23 The bill requires such insurers to provide minimum coverage
- 24 for audiological services and hearing aids for children
- 25 which must include, at a minimum, coverage for audiological
- 26 evaluations performed by a licensed audiologist, coverage for
- 27 hearing aids that are recommended by a licensed audiologist
- 28 and dispensed by a licensed hearing aid dispenser for children
- 29 up to 18 years of age, coverage for an ear mold and a hearing
- 30 aid for each hearing-impaired ear payable every 24 months for
- 31 children up to 18 years of age, and coverage for up to four
- 32 additional ear molds per year for children up to three years
- 33 of age.