

House File 2178 - Introduced

HOUSE FILE 2178

BY MOMMSEN

A BILL FOR

1 An Act relating to health insurance coverage for hearing aids
2 for covered persons age eighteen and younger and including
3 applicability provisions.

4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. NEW SECTION. 514C.32 Hearing aid coverage for
2 covered persons age eighteen and younger.

3 1. *Definitions.* For the purposes of this section:

4 a. "*Audiologist*" means a person who engages in the practice
5 of audiology and is licensed in this state pursuant to chapter
6 154F.

7 b. "*Cost sharing*" means any coverage limit, copayment,
8 coinsurance, deductible, or other out-of-pocket expense
9 required by a health carrier.

10 c. "*Health care professional*" means the same as defined in
11 section 514J.102.

12 d. "*Health care services*" means the same as defined in
13 section 514J.102.

14 e. "*Health carrier*" means the same as defined in section
15 514J.102.

16 f. "*Hearing aid*" means the same as defined in section
17 154A.1.

18 g. "*Hearing aid fitting*" means the same as defined in
19 section 154A.1.

20 h. "*Hearing aid specialist*" means the same as defined in
21 section 154A.1.

22 i. "*Practice of audiology*" means the same as defined in
23 section 154F.1.

24 2. *Required coverage.*

25 a. Notwithstanding the uniformity of treatment requirements
26 of section 514C.6, a health carrier that offers individual,
27 group, or small group contracts, policies, or plans in this
28 state that provide for third-party payment or prepayment of
29 health or medical expenses shall offer coverage for the cost
30 of a hearing aid as recommended by a health care professional
31 or audiologist for a covered person who is age eighteen or
32 younger.

33 b. Coverage required under this section shall include all
34 of the following:

35 (1) Hearing aid fitting and dispensing services conducted

1 by a hearing aid specialist, audiologist, or health care
2 professional.

3 (2) The provision of ear molds as necessary to maintain
4 optimal fit of hearing aids.

5 (3) Any health care services related to a hearing
6 aid, including audiological habilitation or audiological
7 rehabilitation, as recommended by a health care professional
8 or audiologist.

9 c. Coverage required under this section is limited to one
10 hearing aid for each ear during a three-year period for a
11 covered person who is age eighteen or younger.

12 d. Coverage required under this section shall not be less
13 favorable than coverage a health carrier offers for general
14 physical illness.

15 e. Cost sharing requirements imposed for coverage required
16 under this section shall not be less favorable than cost
17 sharing requirements imposed by a health carrier for general
18 physical illness.

19 3. *Rules.* The commissioner shall adopt rules pursuant to
20 chapter 17A to administer this section.

21 4. *Applicability.*

22 a. This section shall apply to the following classes of
23 third-party payment provider contracts, policies, or plans
24 delivered, issued for delivery, continued, or renewed in this
25 state on or after January 1, 2019:

26 (1) Individual or group accident and sickness insurance
27 providing coverage on an expense-incurred basis.

28 (2) An individual or group hospital or medical service
29 contract issued pursuant to chapter 509, 514, or 514A.

30 (3) An individual or group health maintenance organization
31 contract regulated under chapter 514B.

32 (4) A plan established for public employees pursuant to
33 chapter 509A.

34 b. This section shall not apply to accident-only,
35 specified disease, short-term hospital or medical, hospital

1 confinement indemnity, credit, dental, vision, Medicare
2 supplement, long-term care, basic hospital and medical-surgical
3 expense coverage as defined by the commissioner, disability
4 income insurance coverage, coverage issued as a supplement
5 to liability insurance, workers' compensation or similar
6 insurance, or automobile medical payment insurance.

7 EXPLANATION

8 The inclusion of this explanation does not constitute agreement with
9 the explanation's substance by the members of the general assembly.

10 This bill relates to health insurance coverage for hearing
11 aids for covered persons age 18 and younger. The bill requires
12 a health carrier that offers individual, group, or small group
13 contracts, policies, or plans in this state that provide for
14 third-party payment or prepayment of health or medical expenses
15 to offer coverage for a hearing aid as recommended by a health
16 care professional or audiologist.

17 The bill requires the coverage to include hearing aid
18 fitting and dispensing services conducted by a hearing aid
19 specialist, audiologist, or health care professional. The
20 coverage must include ear molds as necessary to maintain
21 optimal hearing aid fit. The bill also requires coverage of
22 any health care services related to a hearing aid, including
23 audiological habilitation or audiological rehabilitation, as
24 recommended by a health care professional or audiologist.

25 The bill limits coverage to one hearing aid for each ear
26 during a three-year period for a covered person age 18 or
27 younger.

28 The bill requires that coverage under this Code section
29 shall not be less favorable than coverage a health carrier
30 offers for general physical illness. Health carriers
31 are prohibited from imposing less favorable cost sharing
32 requirements than those imposed by the health carrier for
33 general physical illnesses.

34 The commissioner is required to adopt rules to administer
35 the requirements of the bill.

1 The bill applies to third-party payment provider contracts,
2 policies, or plans delivered, issued for delivery, continued,
3 or renewed in this state on or after January 1, 2019, by the
4 third-party payment providers enumerated in the bill.

5 The bill specifies the types of specialized health related
6 insurance which are not subject to the coverage requirements
7 of the bill.