

House File 2188 - Introduced

HOUSE FILE 2188

BY JONES

A BILL FOR

1 An Act relating to health insurance coverage for hearing aids
2 for covered persons age eighteen and younger.
3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. NEW SECTION. 514C.36 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. "Covered person" means the same as defined in section
11 514J.102.

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

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

16 f. "Health carrier" means the same as defined in section
17 514J.102.

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

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

22 i. "Hearing aid specialist" means the same as defined in
23 section 154A.1.

24 j. "Practice of audiology" means the same as defined in
25 section 154F.1.

26 2. *Required coverage.*

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

35 b. Coverage required under this section shall include all

1 of the following:

2 (1) Hearing aid fitting and dispensing services conducted
3 by a hearing aid specialist, audiologist, or health care
4 professional.

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

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

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

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

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

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

23 4. *Applicability.*

24 a. This section shall apply to the following classes of
25 third-party payment provider contracts, policies, or plans
26 delivered, issued for delivery, continued, or renewed in this
27 state on or after January 1, 2023:

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

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

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

34 (4) A plan established for public employees pursuant to
35 chapter 509A.

H.F. 2188

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, 2023, by the
4 third-party payment providers enumerated in the bill. The bill
5 specifies the types of specialized health-related insurance
6 which are not subject to the coverage requirements.