

Legislative Analysis



HEARING AID COVERAGE FOR MINORS

Phone: (517) 373-8080
<http://www.house.mi.gov/hfa>

House Bill 4944 as introduced
Sponsor: Rep. Dale Zorn

Analysis available at
<http://www.legislature.mi.gov>

House Bill 4963 as introduced
Sponsor: Rep. Samantha Steckloff

Committee: Insurance and Financial Services
Complete to 10-18-23

SUMMARY:

House Bills 4944 and 4963 would amend the Insurance Code to require insurers that deliver, issue for delivery, or renew health insurance policies in Michigan to provide coverage for hearing aids and hearing-related services and devices for *qualified enrollees*. Both bills would allow insurers to subject the required coverage to the deductibles and coinsurance of the relevant health insurance policy.

Qualified enrollee would mean an enrollee to whom both of the following apply:

- The enrollee is less than 19 years of age.
- A physician has medically evaluated the enrollee, determined that the enrollee is a candidate for a hearing aid, and referred the enrollee to an audiologist for evaluation, selection, and fitting.

House Bill 4944 would require coverage for *hearing aids* for the treatment of hearing loss for qualified enrollees that are selected by an audiologist after evaluation, up to a maximum required coverage of \$3,000 per hearing aid every 36 months. The bill would allow a qualified enrollee to choose a hearing aid more expensive than the maximum required coverage, but they would be responsible for the difference in cost.

Hearing aid would mean a wearable, nondisposable instrument or device, including any parts, attachments, or accessories, designed or offered to aid or compensate impaired human hearing.

Proposed MCL 500.3406z

House Bill 4963 would require coverage for *hearing-related services and devices* for qualified enrollees.

Hearing-related services and devices would include all of the following:

- Audiological examinations and services necessary to assess, select, and adjust or fit a hearing aid to ensure optimal performance.
- Hearing aid evaluations, programming, conformity evaluations or prescription verification measures, servicing, maintenance, and repairs.
- Remote microphones.

- Earmolds and replacement earmolds.
- Auditory training and speech language habilitation by an audiologist and speech language pathologist.

Proposed MCL 500.3406aa

Neither bill would take effect unless both are enacted. If enacted, the bills would apply to health insurance policies delivered, executed, issued, amended, adjusted, or renewed in Michigan, or outside of the state if covering a Michigan resident, beginning 180 days after they are enacted.

FISCAL IMPACT:

The bills would not have a fiscal impact on the Department of Insurance and Financial Services or on other units of state or local government.

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