

**SUBSTITUTE FOR
HOUSE BILL NO. 4963**

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding section 3406jj.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 **Sec. 3406jj. (1) Subject to subsection (3), an insurer that**
2 **delivers, issues for delivery, or renews in this state a health**
3 **insurance policy shall provide coverage for hearing-related**
4 **services and devices for a qualified enrollee.**

5 **(2) An insurer may subject coverage under this section to**
6 **applicable cost-sharing, including deductible, co-insurance, or co-**
7 **pay provisions of the health insurance policy.**

8 **(3) This section does not apply to a qualified health plan**
9 **after the deductible is met for a health savings account to the**



1 extent necessary to preserve an insured's ability to claim tax-
2 exempt contributions and withdrawals from the insured's health
3 savings account under Internal Revenue Service regulations and
4 guidance. As used in this subsection:

5 (a) "Health savings account" means that term as defined in 26
6 USC 223.

7 (b) "Qualified health plan" means that term as defined in 42
8 USC 18021.

9 (4) As used in this section:

10 (a) "Audiologist" means that term as defined in section 16801
11 of the public health code, 1978 PA 368, MCL 333.16801.

12 (b) "Hearing aid" means a wearable, nondisposable instrument
13 or device, including any parts, attachments, or accessories,
14 designed or offered to aid or compensate impaired human hearing.

15 (c) "Hearing related services and devices" includes all of the
16 following:

17 (i) Audiological examinations and services necessary to assess,
18 select, and adjust or fit a hearing aid to ensure optimal
19 performance.

20 (ii) Hearing aid evaluations, programming, conformity
21 evaluations or prescription verification measures, servicing,
22 maintenance, and repairs.

23 (iii) Remote microphones.

24 (iv) Earmolds and replacement earmolds.

25 (v) Auditory training and speech language habilitation by an
26 audiologist and speech language pathologist.

27 (d) "Qualified enrollee" means an enrollee to whom both of the
28 following apply:

29 (i) An audiologist has evaluated the enrollee for hearing loss.



1 **(ii) The enrollee is less than 19 years of age.**

2 Enacting section 1. This amendatory act applies to health
3 insurance policies delivered, executed, issued, amended, adjusted,
4 or renewed in this state, or outside of this state if covering
5 residents of this state, beginning January 1, 2026.

6 Enacting section 2. This amendatory act does not take effect
7 unless House Bill No. 4944 of the 102nd Legislature is enacted into
8 law.

