

**SUBSTITUTE FOR
HOUSE BILL NO. 4944**

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

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Sec. 3406cc. (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 aids for the
4 treatment of hearing loss for a qualified enrollee that are
5 selected by an audiologist after evaluation of the enrollee. The
6 maximum required coverage under this subsection is \$3,000.00 per
7 hearing aid every 36 months. Beginning January 1, 2026 and each
8 January 1 after that date, the department shall adjust the maximum
9 coverage amount under this subsection in accordance with the

1 Consumer Price Index as that term is defined in section 2080.

2 (2) A qualified enrollee may choose to purchase a hearing aid
3 that exceeds the maximum required coverage amount under subsection
4 (1). If a qualified enrollee chooses to purchase a hearing aid that
5 exceeds the maximum required coverage amount, the qualified
6 enrollee is responsible for the difference.

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

10 (4) As used in this section:

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

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

16 (c) "Qualified enrollee" means an enrollee to whom all of the
17 following apply:

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

19 (ii) After an audiologist has evaluated the enrollee under
20 subparagraph (i), an otolaryngologist has medically evaluated the
21 enrollee, has determined that the enrollee is a candidate for a
22 hearing aid, and has referred the enrollee to the audiologist for
23 evaluation, selection, and fitting.

24 (iii) The enrollee is less than 19 years of age.

25 Enacting section 1. This amendatory act applies to health
26 insurance policies delivered, executed, issued, amended, adjusted,
27 or renewed in this state, or outside of this state if covering
28 residents of this state, beginning January 1, 2026.

29 Enacting section 2. This amendatory act does not take effect

1 unless House Bill No. 4963 of the 102nd Legislature is enacted into
2 law.