

**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) An insurer that delivers, issues for**  
2 **delivery, or renews in this state a health insurance policy shall**  
3 **provide coverage for hearing-related services and devices for a**  
4 **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) As used in this section:**

9           **(a) "Audiologist" means that term as defined in section 16801**

1 of the public health code, 1978 PA 368, MCL 333.16801.

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

5 (c) "Hearing related services and devices" includes all of the  
6 following:

7 (i) Audiological examinations and services necessary to assess,  
8 select, and adjust or fit a hearing aid to ensure optimal  
9 performance.

10 (ii) Hearing aid evaluations, programming, conformity  
11 evaluations or prescription verification measures, servicing,  
12 maintenance, and repairs.

13 (iii) Remote microphones.

14 (iv) Earmolds and replacement earmolds.

15 (v) Auditory training and speech language habilitation by an  
16 audiologist and speech language pathologist.

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

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

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

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

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

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