

HOUSE BILL No. 2677

By Representative Howe

2-4

1 AN ACT concerning insurance; relating to health insurance coverage;
2 mandating health insurance policies to provide coverage and payment
3 for hearing aids for children under the age of 18; providing for an
4 exemption for such coverage.

5

6 WHEREAS, Private insurance benefits for children's hearing aids will
7 ultimately provide long term savings by decreasing the need for special
8 education services and increasing academic success; and

9 WHEREAS, In the long term, the implementation of this act would
10 allow those impacted to become more competitive in the workforce and
11 less dependent on public assistance; and

12 WHEREAS, The Legislature finds and declares that a child impacted
13 by hearing loss can have the ability to develop and improve oral language
14 by the consistent use of a hearing aid.

15 Now, therefore,

16 *Be it enacted by the Legislature of the State of Kansas:*

17 Section 1. (a) As used in this section:

18 (1) "Health insurance plan" means a plan that includes dependent
19 coverage for an insured child and is delivered, issued for delivery,
20 renewed, extended or modified in Kansas. "Health insurance plan"
21 includes any such group or individual sickness and accident insurance
22 policy, health maintenance organization contract, subscriber contract,
23 employee medical, surgical or hospital care benefit plan, self-funded
24 employee benefit plan or any policy, contract or plan offered or
25 administered by the state. "Health insurance plan" does not include a group
26 health plan offered by a small employer or a policy providing coverage for
27 a specified disease, accident-only coverage, hospital indemnity coverage,
28 disability income coverage, Medicare supplement coverage, long-term
29 care coverage or other limited-benefit coverage.

30 (2) "Hearing aid" means an ear level or bone conduction hearing
31 device intended to aid or improve the sense of hearing for a person with a
32 hearing impairment. "Hearing aid" includes all parts, replacement parts,
33 parts for repair, tubing and ear molds.

34 (3) "Hearing impairment" means a hearing impairment diagnosed by
35 an otolaryngologist with an auditory assessment completed by a licensed
36 audiologist.

1 (4) "Insured child" means an individual who is covered by a health
2 insurance plan and less than 19 years of age.

3 (b) On and after January 1, 2027, any health insurance plan delivered,
4 issued for delivery, renewed, extended or modified in Kansas shall provide
5 coverage for a hearing aid to each insured child. Such coverage shall
6 include, for each ear affected by a hearing impairment, the following items
7 and services:

8 (1) A hearing aid purchased from a licensed audiologist with medical
9 clearance from an otolaryngologist and costs related to dispensing such
10 hearing aid;

11 (2) evaluation for a hearing aid;

12 (3) programming of a hearing aid;

13 (4) probe microphone measurements for verification that hearing aid
14 gain and output meet the prescribed target;

15 (5) hearing aid repairs;

16 (6) follow-up adjustments, servicing and maintenance of a hearing
17 aid;

18 (7) ear molds;

19 (8) ear impressions; and

20 (9) auditory rehabilitation and training.

21 (c) The items and services listed in subsection (b) shall be covered on
22 a continual basis to the extent that benefits paid for such items and services
23 during the immediately preceding 48-month period has not exceeded
24 \$5,000.

25 (d) Coverage pursuant to this section shall allow for the replacement
26 of a hearing aid and the associated services within three months of the
27 dispensing date if the hearing aid gain and output fail to meet prescribed
28 targets or such hearing aid is unable to be repaired or adjusted. If an
29 insured child uses a hearing aid on the effective date of this act and such
30 hearing aid has been deemed unrepairable or obsolete by the manufacturer
31 of the device, the insured child shall be eligible to use the benefits required
32 by this act toward the acquisition of a new hearing aid, parts and
33 associated services.

34 (e) Coverage provided to an insured child pursuant to this section
35 shall be subject to the same deductible, copayment and coinsurance as
36 similar covered items and services under the health insurance plan.

37 (f) A health insurance plan shall not refuse or deny coverage, refuse
38 to renew or reissue coverage or terminate coverage based on the hearing
39 impairment of an individual who is under the age of 18.

40 Sec. 2. This act shall take effect and be in force from and after its
41 publication in the statute book.