

State Insurance Mandates for Hearing Health/Hearing Aids

February 2022

- Hearing aid coverage for children: *27 States*
- Three states (AZ, NV, HI) currently include hearing aid coverage in their benchmark plan under the Affordable Care Act. Once a state designates a "benchmark plan," all other individual and small group plans must provide comparable coverage. States may make modifications to their benchmark plan at any time.

****Arkansas (Arkansas Code Ann. 23-79-1401)**

Covered—Children and Adults

Limit--\$1,400 per aid every three years

Colorado (Colorado Rev. Stat. 10-16-104)

Covered – Children under 18

Limit – 1 hearing aid per ear every 5 years, no limit on cost but deductibles and co-pays may apply

Connecticut (Connecticut Gen. Stat. 38a-490b and 38a-516b, Bulletin HC-102)

Covered—Children and Adults (statute initially limited benefits to children 12 and under but was expanded to cover adults by CT Insurance Department)

Limit--\$1,000 every 24 months

Delaware (Delaware Code Ann. Tit. 18 Sec. 3357)

Covered – Children under 18

Limit – \$1,000 per aid, 1 hearing aid per ear every 36 months

Georgia (Ga. Code Ann. 33-24-59.21)

Coverage- Children 18 and under

Limit- up to \$3,000 per ear every 48 months for covered individuals

Idaho (Enacted via 2019 Regulatory Change—Idaho Dept. of Ins. Docket No. 18-0130-1801)(effective 2020)

Coverage—Covered dependent children

Limit—One hearing aid per ear every 36 months and not less than 45 speech language therapy visits in the first 12 months after the receipt of the covered device.

Illinois (215 Ill. Comp. Stat 5/356z.29)

Coverage—Children and Adults

Limit—Hearing aids once every 12 months unless a significant change in the insured's hearing status. Coverage subject to all co-insurance, deductibles, and out-of-pocket limits.

Kentucky (Kentucky Rev. Stat. Ann. 304.17A-132)

Covered – Children under 18 and State employees

Limit – \$1,400 per aid, every 36 months and all related services necessary to assess, select and fit the hearing aid.

Louisiana (La. Rev. Stat. Ann. 22:1038)

Covered – Children under 18 (Requires prior medical clearance)

Limit – \$1,400 per aid, every 36 months

Maine (Maine Rev. Stat. Ann. Tit. 24-A Sec. 33-2762)

Covered – Children 5 and under took effect Jan. 1, 2008, children 6-13 takes effect Jan. 1, 2009, children 14-18 takes effect Jan. 1, 2010

Limit – \$1,400 per aid, every 36 months

Maryland

Covered – Children under 18

Limit – \$1,400 per aid, every 36 months

Massachusetts (Mass. Gen. Laws: Ch. 32A Sec. 23)

Covered-- Certain health plans-- 21 years of age or younger

Limit- \$2,000 per aid, per ear every 36 months. Requires written statement from such minor's treating physician that the hearing aids are medically necessary.

Minnesota (Minn. Stat. 62Q.675)

Covered – Children under 18

Limit – 1 hearing aid per ear, every 36 months, no limit on cost and no additional deductible or similar restriction

Missouri (Missouri Rev. Stat. 376.1220)

Covered – Newborn coverage for screening, audiological assessment and hearing aid purchases.

Limit – Coverage amount varies per need of newborn

Montana (Effective January 1, 2022)

Covered—Children 18 and under

Limit—One hearing aid per ear, every three years

Nebraska (L.B. 15 Signed May 30, 2019)

Covered—Children 19 and under

Limit—One hearing aid per ear, subject to all copayments, deductibles, coinsurance

New Hampshire (New Hampshire Rev. Stat. Ann. 415-6p; 415:18-u)

Covered—Children and Adults

Limit--\$1,500 per aid, every 60 months

New Jersey (New Jersey Stat. Ann. 17:48-6gg)

Covered – Children 15 years old and younger

Limit – Coverage for \$1,000 per aid, once every 2 years

New Mexico (New Mexico Stat. Ann. 13-7-10)

Covered – Children under 18, or those under 21 if still enrolled in high school

Limit – \$2,200 per ear, once every 36 months.

North Carolina (North Carolina Gen. Stat. 58-3-285)

Covered-Individuals under the age of 22

Limit- one hearing aid per hearing-impaired ear up to two thousand five hundred dollars (\$2,500) per hearing aid every 36 months

Oklahoma (Oklahoma Stat. Tit. 36 Section 6060.7)

Covered – Children under 18

Limit – None for hearing aid cost, once every 48 months

Oregon (Oregon Rev. Stat. 743A.141)

Covered – Children under 18, or older if eligible as a dependent under the plan and enrolled in an accredited educational institution

Limit – \$4,000 per aid, once every 48 months

Rhode Island (Rhode Island Gen. Laws 27-18-60)

Covered—Children and Adults

Limit-\$1,500 per aid every three years for children under 19; \$700 per aid every three years for those over 19

Tennessee (Tennessee Code Ann. 56-7-2368)

Covered- Children under 18

Limit- \$1,000 per individual hearing aid per ear, every three (3) years

Texas (Texas Ins. Code Ann. 1367.251)

Covered- Children under 18

Limit- one hearing aid in each ear every three years or cochlear implant in each ear with internal replacement as medically or audiological necessary.

Virginia (Code of VA 38.2-3418.20)

Covered—Children under 18

Limit—one hearing aids per ear every 24 months up to \$1500 per hearing aid. Individuals may choose a higher priced hearing aid and pay the difference with no penalty.

Wisconsin (Wisconsin Stat. 609.86; 632.895(16))

Covered – Children under 18

Limit – None, covers the cost of one hearing aid per ear (once every 3 years) or cochlear implant and related therapy.

*Note: Certain insurance plans are exempt from state mandates.

**Arkansas requires insurance companies to offer coverage to employers in the state. If the employer chooses to add this option—then state requirements apply.