HB 2994 STAFF MEASURE SUMMARY

House Committee On Behavioral Health and Health Care

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Meeting Dates: 2/15

WHAT THE MEASURE DOES:

Clarifies requirement for health benefit plan to reimburse cost of bilateral cochlear implants to include fitting of device. Requires health benefit plan to provide coverage regardless of whether over-the-counter items and services are available without prescription. Requires adverse determination on claim for coverage to include prominent notice of grievance and appeal rights. Defines "assistive listening device." Requires health benefit plan to cover ear molds as medically necessary. Requires health benefit plans to cover hearing device components, including but not limited to bone-conducting sound processor headbands and prosthetic device parts. Prohibits making coverage subject to deductible.

FISCAL: May have fiscal impact, but no statement yet issued.

REVENUE: May have revenue impact, but no statement yet issued.

ISSUES DISCUSSED:

EFFECT OF AMENDMENT:

No amendment.

BACKGROUND:

According to the National Institute on Deafness and Other Communication Disorders (NIDCD), approximately 15 percent of American adults aged 18 and over report some trouble hearing, including over 28 million adults who could benefit from using hearing aids. In 2007, the Legislative Assembly passed Senate Bill 491 requiring health insurers to cover bilateral cochlear implants whenever the policy provides for reimbursement of a cochlear implant. In 2018, House Bill 4104 updated this coverage requirement to require health benefit plan coverage of medically appropriate bilateral cochlear implants, including coverage of implant programming. That measure also required coverage of ear molds, replacement batteries, and other hearing aid supplies and services.

House Bill 2994 modifies the health insurance coverage requirements for hearing-related items and services.