



Senate

General Assembly

File No. 27

January Session, 2007

Senate Bill No. 73

Senate, March 13, 2007

The Committee on Insurance and Real Estate reported through SEN. CRISCO of the 17th Dist., Chairperson of the Committee on the part of the Senate, that the bill ought to pass.

AN ACT EXPANDING INSURANCE COVERAGE FOR HEARING AIDS FOR CHILDREN.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 38a-490b of the general statutes is repealed and
2 the following is substituted in lieu thereof (*Effective October 1, 2007*):

3 Each individual health insurance policy providing coverage of the
4 type specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-
5 469 delivered, issued for delivery, renewed, amended or continued in
6 this state on or after October 1, [2001] 2007, shall provide coverage for
7 hearing aids for children [twelve] eighteen years of age or younger.
8 Such hearing aids shall be considered durable medical equipment
9 under the policy and the policy may limit the hearing aid benefit to
10 one thousand dollars within a twenty-four-month period.

11 Sec. 2. Section 38a-516b of the general statutes is repealed and the
12 following is substituted in lieu thereof (*Effective October 1, 2007*):

13 Each group health insurance policy providing coverage of the type
14 specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-469
15 delivered, issued for delivery, renewed, amended or continued in this
16 state on or after October 1, [2001] 2007, shall provide coverage for
17 hearing aids for children [twelve] eighteen years of age or younger.
18 Such hearing aids shall be considered durable medical equipment
19 under the policy and the policy may limit the hearing aid benefit to
20 one thousand dollars within a twenty-four-month period.

This act shall take effect as follows and shall amend the following sections:

Section 1	<i>October 1, 2007</i>	38a-490b
Sec. 2	<i>October 1, 2007</i>	38a-516b

INS *Joint Favorable*

The following fiscal impact statement and bill analysis are prepared for the benefit of members of the General Assembly, solely for the purpose of information, summarization, and explanation, and do not represent the intent of the General Assembly or either chamber thereof for any purpose:

OFA Fiscal Note

State Impact:

Agency Affected	Fund-Effect	FY 08 \$	FY 09 \$
State Comptroller - Fringe Benefits	All Funds - Cost	None	Indeterminate

Municipal Impact:

Municipalities	Effect	FY 08 \$	FY 09 \$
All Municipalities	Cost	Potential	Potential

Explanation

The expansion of insurance coverage for hearing aids for children ages 13 to 18 in the bill is not provided under the current state employee plans. This change is anticipated to impact the state employee plans in FY 09. Information regarding the effect on the state's premium has not been obtained by the State Comptroller's from the state's insurance carriers at this time.

The bill's impact on municipal health insurance costs will vary by municipality depending on the current coverage and cannot be determined at this time. The bill would not apply to municipalities that have self-insured benefit plans, which are regulated under the federal Employee Retirement Income Security Act (ERISA).

The Out Years

The annualized ongoing fiscal impact identified above would continue into the future subject to inflation.

OLR Bill Analysis**SB 73*****AN ACT EXPANDING INSURANCE COVERAGE FOR HEARING AIDS FOR CHILDREN.*****SUMMARY:**

This bill increases the age for which individual and group health insurance policies must cover hearing aids as durable medical equipment for children. Current law requires coverage for children under age 13. The bill requires coverage for children under age 19. By law, the policies may limit coverage to \$1,000 in a 24-month period.

The bill applies to insurance and HMO policies delivered, issued for delivery, renewed, amended, or continued in the state on or after October 1, 2007 that cover (1) basic hospital expenses, (2) basic medical-surgical expenses, (3) major medical expenses, and (4) hospital or medical services. It does not apply to a self-insured benefit plan, which is regulated under the federal Employee Retirement Income Security Act (ERISA).

EFFECTIVE DATE: October 1, 2007

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable

Yea 9 Nay 8 (02/27/2007)