
OLR Bill Analysis

HB 5213 (as amended by House "A")*

AN ACT EXPANDING REQUIRED HEALTH INSURANCE COVERAGE FOR HEARING AIDS.

SUMMARY

This bill eliminates an age restriction for mandated health insurance coverage for hearing aids, thus requiring certain insurance policies to cover hearing aids for any covered person. In doing so, it codifies the Insurance Department's Bulletin HC-102, which brought the state hearing aid benefit requirement into compliance with the federal Affordable Care Act (ACA). (The ACA generally prohibits age-based discrimination in benefit design.) Current state law requires policies to cover hearing aids only for children under age 13.

Under current law, policies may limit hearing aid coverage to \$1,000 within a 24-month period. The bill instead allows policies to limit coverage to one hearing aid per ear within a 24-month period.

*House Amendment "A" allows hearing aid coverage to be limited to one hearing aid per ear, instead of \$1,000, within a 24-month period.

EFFECTIVE DATE: January 1, 2020

INSURANCE POLICIES AFFECTED

The bill applies to individual or group health insurance policies delivered, issued, renewed, amended, or continued in Connecticut that cover (1) basic hospital expenses; (2) basic medical-surgical expenses; (3) major medical expenses; or (4) hospital or medical services, including those provided under an HMO plan. Because of the federal Employee Retirement Income Security Act (ERISA), state insurance benefit mandates do not apply to self-insured benefit plans.

BACKGROUND

Insurance Department Bulletin HC-102

Bulletin HC-102 (dated June 15, 2015) explains the ACA's age discrimination prohibition and directs health carriers (e.g., insurers and HMOs) to remove age limits on hearing aid benefits for policies issued or renewed on or after January 1, 2016.

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable

Yea 19 Nay 0 (03/14/2019)