Insurance and Real Estate Committee
JOINT FAVORABLE REPORT

Bill No.: HB-5213
Title: AN ACT EXPANDING REQUIRED HEALTH INSURANCE COVERAGE FOR HEARING AIDS.
Vote Date: 3/14/2019
Vote Action: Joint Favorable
PH Date: 2/7/2019
File No.: 

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SPONSORS OF BILL:
Insurance and Real Estate Committee
Rep. Cara Christine Pavalock-D'Amato, 77th Dist.

REASONS FOR BILL:
The bill expands the coverage for hearing aids to individuals older than twelve years of age.

RESPONSE FROM ADMINISTRATION/AGENCY:
State of Connecticut Insurance Department cannot provide substantive comments on bills that are still in the concept phase but will review bills when they are fully drafted.

NATURE AND SOURCES OF SUPPORT:
Dr. Nancy Bruno, Connecticut Academy of Audiology supports this bill because it expands the state statute for health insurance covering hearing aids to individuals of all ages on the basis of medical necessity. They request that the coverage be based on a limit of one hearing aid per ear per twenty-four months as medically necessary rather than the current limit under Sec 38a-490b.

Kathleen Flaherty, ESQ., Connecticut Legal Rights Project, Inc. supports this bill because "Medicaid covers hearing aids (with a prescription) and hearing exams (ordered by a medical provider). People with commercial insurance should have access to similar coverage."
Lisa Freeman, Executive Director, Connecticut Center for Patient Safety supports this bill because it “will improve access to health information, improve quality of life and will reduce the effects of hearing loss and in many cases will help slow the development and advancement of dementia.”

Melissa Marshall, CT Cross Disability Lifespan Alliance supports this bill because the expansion of hearing aid access to hearing impaired individuals will greatly improve their quality of healthcare and quality of life.

NATURE AND SOURCES OF OPPOSITION:

Christine Capiello, Anthem Blue Cross and Blue Shield oppose this bill because it imposes a new mandate for all individuals and group policies. The cost of the mandate may cause the purchasers, specifically employers to stop offering health insurance.

Connecticut Conference of Municipalities opposes this bill because “state-mandated expansions of health insurance coverage would increase insurance costs for cities and towns”.

Connecticut Association of Health Plans opposes this bill because the bill goes about and beyond what is provided for under the Affordable Care Act and current state statute. This would have a negative fiscal impact for the insured and state.

Marc Eisen, M.D., CT ENT Society states that while they “support the opportunity for all of our patients to have insurance company sponsored hearing aids”, they oppose the bill in its current form. They believe that the execution, marketing, and informed delivery of the benefits will be a problem. They are concerned that simplifying the hearing aid requirements will not take into account these complexities and will result in a decrease of patients’ access to hearing aids.

Michelle Rakebrand, Connecticut Business and Industry Association oppose this bill because it will increase the cost of health insurance for employers. They suggest the “adoption of a health benefit review that would provide full transparency to legislators on the impact of any proposed healthcare mandates.”

Reported by: Greg Castelli  Date: 3/27/19