OLR Bill Analysis
HB 5213

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 coverage of 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 certain health insurers to cover hearing aids for children under age 13. By law, unchanged by the bill, coverage may be limited to $1,000 within a 24-month period. However, in practice, plans covering the ACA’s essential health benefits package limit coverage to one hearing aid per 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)