Senate Bill No. 615

AN ACT concerning

Health Insurance - Hearing Aids - Coverage for Children

FOR the purpose of requiring certain insurers, nonprofit health service plans, and health maintenance organizations to provide coverage for hearing aids for minor children under certain circumstances; requiring certain notice to insured and providers in certain routine communications; prohibiting an entity from penalizing an insured or provider for additional payments made; authorizing a certain limitation on the benefit payable under this Act; authorizing an insured or enrolled individual to choose a hearing aid that is priced higher than a certain benefit amount and to pay the difference between the price of the hearing aid and the benefit amount, without financial or contractual penalty to the provider of the hearing aid; defining a certain term; providing for the application of this Act; and generally relating to requiring health insurance coverage for hearing aids for children.

BY adding to

Article – Insurance Section 15-837 Annotated Code of Maryland (1997 Volume and 2000 Supplement)

BY adding to

Article – Health – General Section 19–706(rr) Annotated Code of Maryland (2000 Replacement Volume)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

Article - Insurance

15 - 837.

- (A) IN THIS SECTION, "HEARING AID" MEANS A DEVICE THAT:
- (1) IS OF A DESIGN AND CIRCUITRY TO OPTIMIZE AUDIBILITY AND LISTENING SKILLS IN THE ENVIRONMENT COMMONLY EXPERIENCED BY CHILDREN; AND
- (2) MEETS OR EXCEEDS THE FOLLOWING STANDARDS MULTIPLE BAND, WIDE DYNAMIC RANGE COMPRESSION, AND DIRECT AUDIO INPUT COMPATIBILITY NONDISPOSABLE, NONPROGRAMMABLE, OR PROGRAMMABLE SINGLE MEMORY ANALOG HEARING AID IS NONDISPOSABLE.
 - (B) THIS SECTION APPLIES TO: