

LEGISLATURE OF NEBRASKA
ONE HUNDRED SIXTH LEGISLATURE
FIRST SESSION

LEGISLATIVE BILL 15

Introduced by Blood, 3.

Read first time January 10, 2019

Committee: Banking, Commerce and Insurance

- 1 A BILL FOR AN ACT relating to insurance; to adopt the Children of
- 2 Nebraska Hearing Aid Act.
- 3 Be it enacted by the people of the State of Nebraska,

1 Section 1. Sections 1 to 5 of this act shall be known and may be
2 cited as the Children of Nebraska Hearing Aid Act.

3 Sec. 2. The Legislature finds and declares that:

4 (1) For a child impacted by hearing loss, his or her ability to
5 develop language can be improved by the consistent use of a hearing aid;

6 (2) Private insurance benefits for children's hearing aids will
7 ultimately provide long-term savings to the State of Nebraska by
8 decreasing the need for special education services and increasing the
9 academic success of children impacted by hearing loss; and

10 (3) In the long-term, implementation of the Children of Nebraska
11 Hearing Aid Act will allow those impacted by the act to be more
12 competitive in the workforce and less dependent on assistance from the
13 state and federal governments.

14 Sec. 3. For purposes of the Children of Nebraska Hearing Aid Act:

15 (1) Health insurance plan means a plan which includes dependent
16 coverage for an insured child and which is delivered, issued for
17 delivery, renewed, extended, or modified in this state. Health insurance
18 plan includes any such group or individual sickness and accident
19 insurance policy, health maintenance organization contract, subscriber
20 contract, employee medical, surgical, or hospital care benefit plan, or
21 self-funded employee benefit plan to the extent not preempted by federal
22 law. Health insurance plan also includes any policy, contract, or plan
23 offered or administered by the state or its political subdivisions.
24 Health insurance plan does not include a group health plan offered by a
25 small employer as defined in section 44-5260 or a policy providing
26 coverage for a specified disease, accident-only coverage, hospital
27 indemnity coverage, disability income coverage, Medicare supplement
28 coverage, long-term care coverage, or other limited-benefit coverage;

29 (2) Hearing aid means an ear level or bone conduction hearing device
30 intended to aid or improve the sense of hearing for a person with a
31 hearing impairment. The term includes all parts, replacement parts, parts

1 for repair, tubing, and ear molds;

2 (3) Hearing impairment means a hearing impairment diagnosed by a
3 licensed audiologist; and

4 (4) Insured child means an individual who is covered by a health
5 insurance plan and less than nineteen years of age.

6 Sec. 4. (1) Beginning January 1, 2020, except as provided in
7 subsection (4) of this section and notwithstanding section 44-3,131, any
8 health insurance plan delivered, issued for delivery, renewed, extended,
9 or modified in this state shall provide coverage pursuant to the Children
10 of Nebraska Hearing Aid Act to each insured child. Such coverage shall be
11 subject to subsection (2) of this section and shall include, for each ear
12 affected by a hearing impairment, the following items and services:

13 (a) A hearing aid purchased from a licensed audiologist and costs
14 related to dispensing such hearing aid;

15 (b) Evaluation for a hearing aid;

16 (c) Fitting of a hearing aid;

17 (d) Programming of a hearing aid;

18 (e) Probe microphone measurements for verification that hearing aid
19 gain and output meet the prescribed targets;

20 (f) Hearing aid repairs;

21 (g) Follow-up adjustments, servicing, and maintenance of a hearing
22 aid;

23 (h) Ear mold impressions;

24 (i) Ear molds; and

25 (j) Auditory rehabilitation and training.

26 (2)(a) Except as otherwise provided in this subsection, the items
27 and services listed in subsection (1) of this section shall be covered on
28 a continual basis to the extent that benefits paid for such items and
29 services during the immediately preceding forty-eight-month period have
30 not exceeded three thousand dollars.

31 (b) Coverage pursuant to the act shall allow for the replacement of

1 a hearing aid and the associated services within three months of the
2 dispensing date if the hearing aid gain and output fail to meet
3 prescribed targets or the hearing aid is unable to be repaired or
4 adjusted. If an insured child uses a hearing aid on the effective date of
5 this act and the hearing aid has been deemed unrepairable or obsolete by
6 the manufacturer of the device, the insured child shall be eligible to
7 use the benefits required by this act towards the acquisition of a new
8 hearing aid, parts, and associated services.

9 (c) Coverage provided to an insured child pursuant to the act shall
10 be subject to the same deductible, copayment, and coinsurance as similar
11 covered items and services under the health insurance plan.

12 (3) A health insurance plan shall not refuse or deny coverage,
13 refuse to renew or reissue coverage, or terminate coverage for an
14 individual with a hearing impairment who is less than nineteen years of
15 age based on such hearing impairment.

16 (4) A health insurance plan shall be exempt from the act for a plan
17 year if, using a calculation method approved by the Department of
18 Insurance, the cost of coverage would likely exceed one percent of all
19 premiums collected under such plan for such plan year.

20 Sec. 5. The Department of Insurance may adopt and promulgate rules
21 and regulations necessary to implement the Children of Nebraska Hearing
22 Aid Act.