HB 1427

1	A bill to be entitled
2	An act relating to insurance coverage for hearing aids
3	for children; creating s. 627.6413, F.S.; requiring
4	certain health insurance policies to provide hearing
5	aid coverage for insured children; providing coverage
6	requirements; providing applicability; providing an
7	effective date.
8	
9	Be It Enacted by the Legislature of the State of Florida:
10	
11	Section 1. Section 627.6413, Florida Statutes, is created
12	to read:
13	627.6413 Coverage for hearing aids for children
14	(1) A health insurance policy that provides coverage on an
15	expense-incurred basis for a member of the family of the insured
16	must provide health insurance benefits that include coverage for
17	children from birth through 21 years of age for hearing aids
18	prescribed, fitted, and dispensed by a licensed audiologist.
19	(2) An insurer must provide a minimum coverage amount of
20	\$3,500 per ear within a 24-month period. However, if a child
21	experiences a significant and unexpected change in his or her
22	hearing or a medical condition requiring an unexpected change in
23	the hearing aid before the existing 24-month period has expired,
24	and alterations to the existing hearing aid do not or cannot
25	meet the needs of the child, a new 24-month period shall begin

Page 1 of 2

CODING: Words stricken are deletions; words underlined are additions.

2018

HB 1427

26	with full benefits and coverage.
27	(3) An insured is responsible for the cost of hearing aids
28	and related services that exceed the coverage provided by his or
29	her policy.
30	(4) This section applies to a policy that is issued or
31	renewed on or after January 1, 2019.
32	Section 2. This act shall take effect January 1, 2019.

Page 2 of 2

CODING: Words stricken are deletions; words underlined are additions.

2018