

SENATE FILE NO. SF0080

Hearing devices-insurance coverage.

Sponsored by: Senator(s) Hastert and Martin and
Representative(s) Blake, Craft, Harshman,
Hunt, Jaggi, Reeder and Vranish

A BILL

for

1 AN ACT relating to insurance; providing that health
2 insurance policies and health maintenance organization
3 subscriber contracts provide coverage for hearing aids and
4 cochlear implants as specified; providing for coverage
5 limits; providing for applicability of hearing device
6 coverage; providing definitions; and providing for an
7 effective date.

8

9 *Be It Enacted by the Legislature of the State of Wyoming:*

10

11 **Section 1.** W.S. 26-20-401 is created to read:

12

13

ARTICLE 4

14

HEARING DEVICE COVERAGE

15

16 **26-20-401. Required coverage for hearing devices.**

1

2 (a) All individual and group health insurance
3 policies providing coverage on an expense incurred basis,
4 individual and group service or indemnity type contracts
5 issued by any insurer including any nonprofit corporation
6 and individual and group service contracts issued by a
7 health maintenance organization, which provide coverage
8 shall also provide coverage for hearing devices for covered
9 individuals who have a hearing loss that has been verified
10 by a physician licensed pursuant to title 33, chapter 26 of
11 the Wyoming statutes and by an audiologist licensed
12 pursuant to title 33, chapter 33 of the Wyoming statutes.
13 Hearing device coverage pursuant to this section shall be
14 subject to the following:

15

16 (i) This section shall apply to insured
17 individuals who are under age twenty-five (25);

18

19 (ii) Hearing devices shall be medically
20 appropriate to meet the hearing needs of the insured
21 individual according to accepted professional standards;

22

23 (iii) Coverage shall include:

24

1 (A) The full cost of one (1) hearing aid
2 per hearing impaired ear, up to two thousand dollars
3 (\$2,000.00) per ear, every three (3) years or sooner if
4 alterations to an existing hearing aid cannot meet the
5 hearing needs of the insured individual and a new hearing
6 aid will provide substantially improved hearing;

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8 (B) If medically indicated, the reasonable
9 and customary cost of cochlear implants.

10

11 (iv) The insured may choose a higher priced
12 hearing aid and may pay the difference in cost above the
13 amount stated in paragraph (ii) of this subsection without
14 financial or contractual penalty to the insured or to the
15 provider of the hearing aid;

16

17 (v) The insurer may require the insured to
18 provide a prescription or show proof through other suitable
19 documentation of the need for a hearing device.

20

21 (b) Nothing in this section shall preclude the
22 insurer from conducting managed care, medical necessity or
23 utilization review as for other benefits under the policy,
24 nor preclude the operation of other policy provisions such

1 as deductibles, coinsurance, coordination of benefits or
2 provisions restricting coverage to services provided by
3 insurer approved providers or facilities. Any deductibles,
4 coinsurance or copayments may be charged to the insured
5 only to the same extent as for other durable medical
6 equipment under the policy. The lack of an insurer approved
7 provider or facility for hearing devices shall not preclude
8 coverage for hearing devices pursuant to this section.

9

10 (c) For purposes of this section:

11

12 (i) "Cochlear implant" means a surgically
13 implantable instrument that provides a sense of sound to a
14 person with a severe hearing impairment, and includes
15 services necessary to select, implant and adjust the
16 cochlear implant;

17

18 (ii) "Hearing aid" means any nonexperimental,
19 wearable instrument or device designed for the ear and
20 offered for the purpose of aiding or compensating for
21 impaired human hearing. "Hearing aid" includes earmolds
22 and necessary services to select, fit and adjust the
23 hearing aid, but excludes accessories such as batteries,

1 cords and other assistive listening devices such as radio
2 or digital audio headphones;

3

4 (iii) "Hearing device" means a hearing aid or a
5 cochlear implant.

6

7 (d) This article shall apply to all insurance
8 policies and subscriber contracts described in subsection
9 (a) of this section and delivered or issued for delivery in
10 this state after July 1, 2012.

11

12 **Section 2.** This act is effective July 1, 2012.

13

14

(END)