

SENATE FILE NO. SF0089

Insurance coverage for hearing aids.

Sponsored by: Senator(s) Furphy, Baldwin, Barlow, Landen and Nethercott and Representative(s) Brown, Provenza, Sherwood and Zwonitzer, Dn

A BILL

for

1 AN ACT relating to insurance; requiring health insurance  
2 and disability insurance plans to provide coverage for  
3 hearing aids and hearing aid professional services as  
4 specified; allowing for hearing aid coverage limitations;  
5 requiring that the cost of hearing aid coverage be  
6 equitable to other services provided under a health  
7 insurance plan; providing definitions; specifying  
8 applicability; and providing for an effective date.

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

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12 **Section 1.** W.S. 26-20-901 is created to read:

13

14

ARTICLE 9

15

HEARING AID COVERAGE

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2           **26-20-901. Hearing aid coverage required.**

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4           (a) As used in this section:

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6                   (i) "Health insurance plan" means all individual  
7 and group health insurance policies providing coverage on  
8 an expense incurred basis, individual and group service or  
9 indemnity type contracts issued by any insurer including  
10 any nonprofit corporation and individual and group service  
11 contracts issued by a health maintenance organization;

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13                   (ii) "Hearing aid" means as defined by W.S.  
14 33-35-102(a)(ii);

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16                   (iii) "Hearing aid professional" means an  
17 audiologist, hearing aid specialist or hearing aid dealer  
18 licensed under W.S. 33-35-103, physician, physician  
19 assistant or advanced practice registered nurse working  
20 within the professional's scope of practice.

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1           (iv) "Hearing aid professional services" means  
2 the practice of fitting, selecting, dispensing, selling or  
3 servicing hearing aids, or a combination, including:

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5           (A) Evaluation for a hearing aid;

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7           (B) Fitting for a hearing aid;

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9           (C) Programming for a hearing aid;

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11           (D) The making of impressions for ear  
12 molds; and

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14           (E) Auditory rehabilitation and training.

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16           (b) A health insurance plan shall provide coverage  
17 for one (1) hearing aid for each ear and the associated  
18 hearing aid professional services when the hearing aid or  
19 aids are deemed medically necessary pursuant to W.S.  
20 26-40-102(a)(iii) and prescribed, fitted and dispensed by  
21 one (1) or more hearing aid professionals who are in  
22 network with the health insurance plan.

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1           (c) The coverage required by this section shall be  
2 subject to a deductible, co-payment or coinsurance  
3 provision that is equal to or less than the deductible,  
4 co-payment or coinsurance provisions that apply generally  
5 to other services under the health insurance plan.

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7           (d) A health insurance plan may limit coverage to not  
8 more than one (1) hearing aid per ear every three (3) years  
9 at a cost of not more than two thousand dollars (\$2,000.00)  
10 per ear, except that a plan shall cover the cost of one (1)  
11 or more new hearing aids for a covered individual prior to  
12 the expiration of the three (3) year period based on a  
13 hearing aid professional's determination that a new hearing  
14 aid for one (1) or both ears is medically necessary  
15 pursuant to W.S. 26-40-102(a)(iii).

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17           (e) Subject to subsection (d) of this section, the  
18 coverage provided for hearing aids and associated hearing  
19 aid professional services shall be limited only by medical  
20 necessity pursuant to W.S. 26-40-102(a)(iii). A covered  
21 individual may select additional hearing aids that exceed  
22 the limits set forth in this subsection and subsection (d)  
23 of this section and pay the additional cost.

