

**Maine would like to know whether or not other states have any provisions or mandates similar to the following for insurance coverage of hearing aids or interpreters:**

The bill (LD 447) was submitted for consideration mandating insurance coverage for hearing aids for individuals 21 and under. The primary sponsor requested it be considered with an amendment providing coverage for HOH people of all ages.

A second bill (LD 448 attached) attempting to mandate insurance coverage for interpreters was also introduced.

State	Yes	No	Comments
Arizona		No	Arizona has no law present or pending regarding insurance. Currently AZ uses the Am. with Disabilities Act as the guide for interpreters. Again, no laws about insurance reimbursement for this service. Steve Huart AZ
California	Yes		California did have a bill last year mandating hearing aid coverage (\$1000.00) for under 21, but the insurance industry convinced Arnold not to move on signing so it died on his desk. We have no other such laws or mandates. I know of no law mandating coverage for interpreters.  Senator Jack Scott who authored the bill is now working on (SB724) allowing CSU to award a professional doctorate degree (AuD and DPT) much to the opposition of the UC system. Can we get a letter of support from AAA on the need to have more than one doctoral program in Audiology in California? As you know San Diego has partnered with a private institution, but we will be left with just one AuD program if the CSU system is not allowed to award this professional doctorate. We don't have high hopes for the UC system to step up to the plate on this one. Jody
Florida	Yes		Florida Language Speech & Hearing Assoc. has introduced bills last two years to mandate hearing aid coverage for children, but without success. Strong opposition from insurance industry. Even when compromise reduced bill to covering hearing aids only for children born with "genetic defects" at Medicaid rate, could not pass. Florida Academy of Audiology supported bill, but due to present atmosphere is not considering introducing such legislation. Fred Rahe
Iowa	No		Iowa has no such provision for mandatory insurance coverage for hearing aids. And I certainly believe that this type of legislation is not in the profession's best interest. Dentist's income in Iowa now exceeds, on average, that of many physicians. Why? Because dental care is not covered in many

State	Yes	No	Comments
			<p>cases by insurance. Physicians, on the other hand, have to deal with insurance companies who typically screw down reimbursement rates. Because of physician involvement in private and government health care, external regulation of physicians in another onerous problem for them.</p> <p>Physicians now face major problems with job satisfaction issues. Longer hours, less compensation, more paperwork, etc. Let's learn a lesson from what has happened in medicine and avoid falling into the insurance trap.</p> <p>Sorry about the unsolicited message, but I obviously feel pretty strongly about this issue.</p> <p>Best regards,  Ken Lowder, Au.D.  Iowa Audiology &amp; Hearing Aid Centers  415 Tenth Avenue  Coralville, IA 52241  319-338-6043</p>
Kentucky		Yes	<p>The bill as I read it has very vague language regarding amounts that it will cover. Most of the other states that have mandated coverage for children state amounts to be covered and the ability to balance bill if they choose more expensive aids. We did not have any amendments proposed when our bill was enacted. My fear would be the bill would die when insurance companies react to covering hearing aids for all ages.</p> <p>Pam Ison</p>
Maryland		Yes	<p>Maryland passed a law a couple of years ago mandating coverage up to \$1400 per ear every 3 years for children age 18 and under. There is no provision for interpreters that I am aware of.</p> <p>PAUL TEIE - Maryland Academy of Audiology</p>
Minnesota	Yes	No	<p>Minnesota has mandated hearing aid insurance coverage for kids. We do not have mandated insurance coverage for interpreters.</p> <p>Minnesota is the state that references a congenital malformation. We have successfully established that all congenital hearing loss is a congenital malformation of some type, so this really hasn't been an issue for us.</p> <p>Below please find the law regarding hearing aid coverage for kids in Minnesota. Each insurance company in Minnesota has a different interpretation of this law. For example, Medica pays based on Minnesota Medicaid rules. I have to select hearing aids from our Medicaid contract. I'm reimbursed the invoice amount of the hearing aid plus a dispensing fee. Other insurances might pay 80% of the charges with a maximum cap depending on the hearing aid technology.</p>

State	Yes	No	Comments
			<p>Only children who are fully insured have coverage. Companies who are self-insured can decide not to provide a hearing aid benefit for their members' dependents. It's very poorly written legislation brought forth by the Commission Serving Deaf and Hard of Hearing. Hopefully we can improve upon it in the future.</p> <p>All insurance companies pay Audiologists for their diagnostics. My advice to you is to have clearly defined language with a set dollar amount. For example \$1,500 per ear every 3 years. The family can sign a technology waiver if they want hearing aids costing more than \$1,500 each. The technology waiver makes the family responsible for the difference.</p> <p>I hope this is helpful. Good luck :- ) Julie Julie Perrault</p> <p><u>[62Q.675] [HEARING AIDS; PERSONS 18 OR YOUNGER.] A health plan must cover hearing aids for individuals 18 years of age or younger for hearing loss due to functional congenital malformation of the ears that is not correctable by other covered procedures. Coverage required under this section is limited to one hearing aid in each ear every three years. No special deductible, coinsurance, co-payment, or other limitation on the coverage under this section that is not generally applicable to other coverages under the plan may be imposed. [EFFECTIVE DATE.] This section is effective August 1, 2003, and applies to policies, contracts, and certificates issued or renewed on or after that date.</u></p>
Mississippi		No	<p>Mississippi Medicaid covers hearing aids for children (21 and under), but we have no mandatory insurance coverage. Certainly seems logical, since we have mandated newborn hearing screening. I wish you luck and will be interested in your progress.</p> <p>WDM William Mustain</p>
New Hampshire	Yes		<p>New Hampshire has also had legislation introduced for insurance payment for hearing aids. This was very recent. I can't tell you anything more at this time.</p> <p>Laura Robertson</p>
New Jersey		Yes	<p>New Jersey has similar legislation pending called Grace's Law. It would mandate ins providers to pay up to I believe \$1500 per HA every three threes (\$3000 Binaural) for children up to age 18. The wrinkle is that the bill was stalled in the appropriations committee since it would have an economic impact on the NJ health benefits insurance that covers state workers. in other words, the legislators don't want tax dollars to pay for HA's for their state worker's kids.</p> <p>Gran Brady, Au.D.</p>

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Oklahoma	Yes		<p>Concerning the issue to mandate that insurance companies provide hearing aids to children-- Oklahoma does have SB1641, which was effective March 2002. Our bill stipulates "audiology services and hearing aids for children up to 18 years of age"--and "shall only apply to hearing aids that are prescribed, filled and dispensed by a licensed audiologist and may limit the hearing aid benefit payable for each hearing-impaired ear to every 48 months, however, such coverage may provide for up to 4 additional earmold per year for children up to 2 years of age."</p> <p>There are a couple of problems with the fact that "This requirement shall not apply to...groups with fifty or fewer employees" (and OK has lots of small businesses) and also the insurance companies wiggle out of the law by stating that their insurance company Charter is in another state---and therefore they are therefore "exempt". And, as always, there are those insurance companies, which state that \$300 or \$500 per hearing aid is a fair and customary charge! ---Don't know what to do about that problem.</p> <p>Don't know what, if anything, we have for interpreters..... Hope this helps---</p> <p>Susan Boyle, Au.D. Audiology Associates, Inc. 1793 East 71st Street Tulsa, OK 74136</p>
Oregon	Yes		<p>In Oregon we have two bills that have been submitted to the Legislature this session. One bill would require insurance coverage for hearing aids for children 18 years of age and under. The second bill would allow a tax credit for the purchase of a hearing aid(s) for a dependent child. The credit would be for up to \$500 for each ear. Replacement aids could be claimed only after 36 months.</p> <p>Both of these bills were sponsored by SHHH, and the organization did not ask for input or support from OAA. Considering Oregon's fiscal situation, I doubt that the tax credit bill will go anywhere.</p> <p>Wendy Ainsworth Chapman President, OAA</p>
Pennsylvania		No	<p>In Pa. there is not a true mandate that I am aware of. There is coverage for hearing aids from Medical Assistance and, to a lesser degree, some of the other funded insurance programs. The reimbursement for MA hearing aids varies by state. If too low this severely limits the amount of providers in the insurance</p>

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			<p>program.</p> <p>One area that you should be aware is that most insurance companies do not have a fee schedule and will pay a percentage of the billed amount, most of the time this does not cover the cost of the instrument and does not take into account the services supplied beyond the date of fit. Either reasonable fee need to be developed or a reimbursement TOWARD the purchase of the hearing aid needs to be developed. Amounts toward the purchase of HA have put some of the responsibility back on the patient.</p> <p>Hope this helps, James L. Shafer, AuD Doctor of Audiology</p>
South Carolina		No	<p>South Carolina does not have legislation that mandates insurance coverage for HAs for individuals under 21. Individuals under 21 with Medicaid usually qualify for hearing aids through a program called CRS (Children's Rehabilitative Services--I might mention that reimbursement from this program for audiologists is very poor). However, UNIVERSAL hearing aid coverage for this population is not mandated. As for interpreters--I think some policies in SC cover interpreters but as far as I know law does not mandate it. Hope this is helpful.</p> <p>Lynn Lehman, Au.D. Audiology Associates of Spartanburg</p>
Texas		No	<p>At the present time in Texas mandated hearing aid coverage is only available for children under 21 who are Medicaid eligible. I did check with the Deaf Action Center in Dallas and there is no mandate for providing insurance coverage for interpreters for children or adults.</p> <p>Todd H. Porter, AuD</p>