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State Hearing Aid Coverage Mandates for Private Insurance

Access to hearing healthcare services and devices varies significantly across the United States due to differences in state insurance requirements, coverage policies, and regulatory approaches. To understand the current landscape of hearing aid coverage, the Academy researched state by state.

This resource provides an overview of state laws governing private insurance coverage for hearing aids, including applicable populations, benefit limits, replacement timelines, and relevant statutory or regulatory citations. The research focuses specifically on private insurance mandates and does not include Medicaid coverage requirements.

Because state insurance mandates continue to evolve through legislative and regulatory action, this resource is intended to provide a snapshot of current state requirements and serve as a reference for advocacy efforts, policy discussions, and continued monitoring of hearing healthcare access nationwide.

If you have any questions regarding this resource, please reach out to mmoore@audiology.org

State	Mandate	Coverage for Children	Coverage for Adults	Coverage for State Employees	HA Benefit Limit	Replacement Timeline	Citation
AL	No	N/A	N/A	N/A	N/A	N/A	
AK	No	N/A	N/A	N/A	N/A	N/A	
AR	Yes	Yes	Yes	No	\$1,400 per ear	3 Years	A.C.A. § 23-79-1402
CA	No	N/A	N/A	N/A	N/A	N/A	
CO	Yes	Yes (under 18)	No	No	1 HA per ear	5 years	C.R.S. 10-16-104 (19)
CT	Yes	Yes	Yes	No	\$1,000	24 Months	Conn. Gen. Stat 38a-490b
DE	Yes	Yes (under 24)	No	No	\$1,000 per individual HA	3 years	18 Del. C. § 3357

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FL	No	N/A	N/A	N/A	N/A	N/A	
GA	Yes	Yes (18 & under)	No	No	\$3,000 per ear	4 years	O.C.G.A. 33-24-59.21
HI	No	N/A	N/A	N/A	N/A	N/A	
ID	Yes	Yes	No	No	1 HA per ear	N/A	IDAPA 18.04.13.081
IL	Yes	Yes	Yes	No	Per ear	3 years	215 ILCS 5/356z.30
IN	No	N/A	N/A	N/A	N/A	N/A	
IA	No	N/A	N/A	N/A	N/A	N/A	
KS	No	N/A	N/A	N/A	N/A	N/A	
KY	Yes	Yes (under 18)	No	Yes	\$1,400 per ear	3 Years	KRS 304.17A-132
LA	Yes	Yes (under 18)	No	No	\$1,400 per ear	3 years	LRS 22:1038
ME	Yes	Yes	Yes	No	\$3,000 per ear	3 years	24 M.R.S. 33-2762
MD	Yes	Yes	Yes	No	\$1,400 per ear	3 years	Md. Code Ann., 15-838
MA	Yes	Yes (21 and younger)	No	No	\$2,000 per ear	3 years	M.G.L. Ch. 176b, Sec. 4EE
MI	No	N/A	N/A	N/A	N/A	N/A	
MN	Yes	Yes	Yes	No	1 HA per ear	3 years	Minn. Stat. 62Q.675
MS	No	N/A	N/A	N/A	N/A	N/A	

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MO	Yes	Yes (under 18)	No	No	Minimum = MO Healthnet	Minimum = MO Healthnet	376.1228 RSMo
MT	Yes	Yes (18 and under)	No	No	1 HA per ear	3 years	MCA 33-22-128
NE	Yes	Yes (under 19)	No	No	\$3,000	4 years	Neb. Rev. Stat. 44-5004
NV	No	N/A	N/A	N/A	N/A	N/A	
NH	Yes	Yes	Yes	No	\$1,500 per HA	5 Years	RSA 415:6-p
NJ	Yes	Yes	Yes	No	1 HA per ear	2 years	N.J.S. 17B:26-2.1aa
NM	Yes	Yes (18 and younger; 21 and younger if enrolled in high school)	No	No	\$2,200 per ear	3 years	59A-47-37.1 NMSA
NY	No	N/A	N/A	N/A	N/A	N/A	
NC	Yes	Yes (under 22)	No	Yes	\$2,500 per ear	3 years	N.C. Gen. Stat. 5-3-285
ND	No	N/A	N/A	N/A	N/A	N/A	
OH	Yes	Yes (21 & under)	No	No	\$2,500 per year	4 years	ORC 3902.64
OK	Yes	Yes (18 & under)	No	No	1 HA per ear	4 years	Okla. Stat. tit. 36 section
OR	Yes	Yes (18 & under; 19-25 if enrolled in higher education)	No	No	\$4,000	3 years	18 ORS 743A.141
PA	No	N/A	N/A	N/A	N/A	N/A	

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RI	Yes	Yes	Yes	No	\$1,750 per ear	N/A	
SC	No	N/A	N/A	N/A	N/A	N/A	
SD	No	N/A	N/A	N/A	N/A	N/A	<u>Tenn. Code. Ann. 56-7- 2368</u>
TN	Yes	Yes (under 18)	No	No	\$1,000 per ear	3 years	<u>Tex. Ins. Code. Ann. 1367.253</u>
TX	Yes	Yes (18 & under)	No	No	1 HA per ear	3 years	
UT	No	N/A	N/A	N/A	N/A	N/A	<u>8 V.S.A 4070</u>
VT	Yes	Yes	Yes	No	1 HA per ear	3 years	<u>Va. Code Ann. 38.2- 3418.20</u>
VA	Yes	Yes (18 & under)	No	No	\$1,500 per ear	2 years	<u>RCW 48.43.135</u>
WA	Yes	Yes	Yes	Yes	\$3,000 per ear	3 years	
WV	No	N/A	N/A	N/A	N/A	N/A	<u>Wis. Stat. 632.895</u>
WI	Yes	Yes (under 18)	No	No	1 HA per ear	3 years	
WY	No	N/A	N/A	N/A	N/A	N/A	