

HOUSE BILL NO. 4944

September 07, 2023, Introduced by Reps. Zorn, Steckloff, Paiz, Morgan, Breen, Arbit, Rheingans, Fitzgerald, VanderWall, Byrnes, Dievendorf, Stone and Young and referred to the Committee on Insurance and Financial Services.

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding section 3406z.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 **Sec. 3406z. (1) Subject to subsection (3), an insurer that**
2 **delivers, issues for delivery, or renews in this state a health**
3 **insurance policy shall provide coverage for hearing aids for the**
4 **treatment of hearing loss for a qualified enrollee that are**
5 **selected by an audiologist after evaluation of the enrollee. The**

1 maximum required coverage under this subsection is \$3,000.00 per
2 hearing aid every 36 months.

3 (2) A qualified enrollee may choose to purchase a hearing aid
4 that exceeds the maximum required coverage amount under subsection
5 (1). If a qualified enrollee chooses to purchase a hearing aid that
6 exceeds the maximum required coverage amount, the qualified
7 enrollee is responsible for the difference.

8 (3) An insurer may subject coverage under this section to the
9 deductibles and coinsurance of the health insurance policy.

10 (4) As used in this section:

11 (a) "Audiologist" means that term as defined in section 16801
12 of the public health code, 1978 PA 368, MCL 333.16801.

13 (b) "Hearing aid" means a wearable, nondisposable instrument
14 or device, including any parts, attachments, or accessories,
15 designed or offered to aid or compensate impaired human hearing.

16 (c) "Physician" means either of the following:

17 (i) A physician licensed to engage in the practice of medicine
18 under part 170 of the public health code, 1978 PA 368, MCL
19 333.17001 to 333.17097.

20 (ii) A physician licensed to engage in the practice of
21 osteopathic medicine and surgery under part 175 of the public
22 health code, 1978 PA 368, MCL 333.17501 to 333.17556.

23 (d) "Qualified enrollee" means an enrollee to whom both of the
24 following apply:

25 (i) A physician has medically evaluated the enrollee, has
26 determined that the enrollee is a candidate for a hearing aid, and
27 has referred the enrollee to an audiologist for evaluation,
28 selection, and fitting.

29 (ii) The enrollee is less than 19 years of age.

1 Enacting section 1. This amendatory act applies to health
2 insurance policies delivered, executed, issued, amended, adjusted,
3 or renewed in this state, or outside of this state if covering
4 residents of this state, beginning 180 days after the date this
5 amendatory act is enacted into law.

6 Enacting section 2. This amendatory act does not take effect
7 unless Senate Bill No.____ or House Bill No.____ (request no.
8 03390'23) of the 102nd Legislature is enacted into law.