

GENERAL ASSEMBLY OF NORTH CAROLINA
SESSION 2009

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SENATE BILL 375
Commerce Committee Substitute Adopted 6/1/09

Short Title: Insurance/Cover Hearing Aids.

(Public)

Sponsors:

Referred to:

March 4, 2009

1 A BILL TO BE ENTITLED
2 AN ACT TO REQUIRE HEALTH BENEFIT PLANS AND THE STATE HEALTH PLAN
3 TO COVER HEARING AIDS AND REPLACEMENT HEARING AIDS.

4 The General Assembly of North Carolina enacts:

5 **SECTION 1.** Article 3 of Chapter 58 of the General Statutes is amended by adding
6 the following new section to read:

7 "**§ 58-3-280. Coverage for hearings aids.**

8 (a) Every health benefit plan, including the State Health Plan for Teachers and State
9 Employees, shall provide coverage for one hearing aid per hearing-impaired ear up to two
10 thousand five hundred dollars (\$2,500) per hearing aid every 36 months for covered individuals
11 under the age of 22 years subject to subsection (b) of this section. The coverage shall include
12 all medically necessary hearing aids and services that are ordered by an audiologist licensed in
13 this State. Coverage shall be as follows:

14 (1) Initial hearing aids and replacement hearing aids not more frequently than
15 every 36 months.

16 (2) A new hearing aid when alterations to the existing hearing aid cannot
17 adequately meet the needs of the covered individual.

18 (3) Services and supplies including the initial hearing aid evaluation, fitting, and
19 adjustments.

20 (b) The same deductibles, coinsurance, and other limitations as apply to similar services
21 covered under the health benefit plan apply to hearing aids and related services and supplies
22 required to be covered under this section.

23 (c) Nothing in this section prevents an insurer from applying utilization review criteria
24 to determine medical necessity as defined by G.S. 58-50-61 as long as it does so in accordance
25 with all requirements for utilization review programs and medical necessity determinations
26 specified in that section, including the offering of an insurer appeal process and where
27 applicable, health benefit plans external review as provided in Part 4 of Article 50 of Chapter
28 58 of the General Statutes."

29 **SECTION 2.** G.S. 135-45.8(13) reads as rewritten:

30 "**§ 135-45.8. General limitations and exclusions.**

31 The following shall in no event be considered covered expenses nor will benefits described
32 in G.S. 135-45.6 through G.S. 135-45.11 be payable for:

33 ...

34 (13) Charges for eyeglasses or other corrective lenses (except for cataract lenses
35 certified as medically necessary for aphakia persons) and hearing aids or
36 examinations for the prescription or fitting thereof. persons).

37"



1 **SECTION 3.** This act becomes effective March 1, 2010, and applies to health
2 benefit plans that are delivered, issued for delivery, or renewed on and after that date.