

103RD GENERAL ASSEMBLY State of Illinois 2023 and 2024 HB2443

Introduced 2/15/2023, by Rep. Sharon Chung

SYNOPSIS AS INTRODUCED:

215 ILCS 5/356z.30 215 ILCS 5/356z.30a rep.

Amends the Illinois Insurance Code. Provides that an individual or group policy of accident and health insurance or managed care plan that is amended, delivered, issued, or renewed after the effective date of the amendatory Act must provide coverage for medically necessary hearing instruments and related services for all individuals (rather than all individuals under the age of 18) when a hearing care professional prescribes a hearing instrument to augment communication. Makes conforming changes, including repealing provisions concerning optional coverage or optional reimbursement for hearing instruments and related services. Effective January 1, 2025.

LRB103 30349 BMS 56779 b

1 AN ACT concerning regulation.

Be it enacted by the People of the State of Illinois, represented in the General Assembly:

- Section 5. The Illinois Insurance Code is amended by changing Section 356z.30 as follows:
- 6 (215 ILCS 5/356z.30)

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- Sec. 356z.30. Coverage for hearing aids for individuals under the age of 18.
- 9 (a) As used in this Section:
- "Hearing care professional" means a person who is a licensed hearing instrument dispenser, licensed audiologist, or licensed physician.
 - "Hearing instrument" or "hearing aid" means any wearable non-disposable, non-experimental instrument or device designed to aid or compensate for impaired human hearing and any parts, attachments, or accessories for the instrument or device, including an ear mold but excluding batteries and cords.
- 18 (b) An individual or group policy of accident and health
 19 insurance or managed care plan that is amended, delivered,
 20 issued, or renewed after the effective date of this amendatory
 21 Act of the 103rd General Assembly August 22, 2018 (the
 22 effective date of Public Act 100-1026) must provide coverage
 23 for medically necessary hearing instruments and related

- services for all individuals under the age of 18 when a hearing care professional prescribes a hearing instrument to augment communication.
 - (c) An insurer shall provide coverage, subject to all applicable co-payments, co-insurance, deductibles, and out-of-pocket limits, subject to the following restrictions:
 - (1) one hearing instrument shall be covered for each ear every 36 months;
 - (2) related services, such as audiological exams and selection, fitting, and adjustment of ear molds to maintain optimal fit shall be covered when deemed medically necessary by a hearing care professional; and
 - (3) hearing instrument repairs may be covered when deemed medically necessary.
 - (d) If, at any time before or after the effective date of this amendatory Act of the 103rd General Assembly August 22, 2018 (the effective date of Public Act 100 1026), the Secretary of the United States Department of Health and Human Services, or its successor agency, promulgates rules or regulations to be published in the Federal Register, publishes a comment in the Federal Register, or issues an opinion, guidance, or other action that would require the State, pursuant to any provision of the Patient Protection and Affordable Care Act (Pub. L. 111-148), including, but not limited to, 42 U.S.C. 18031(d)(3)(B) or any successor provision, to defray the cost of coverage for medically

- 1 necessary hearing instruments and related services for <u>any</u>
- 2 individual individuals under the age of 18, then this Section
- 3 is inoperative with respect to all such coverage other than
- 4 that authorized under Section 1902 of the Social Security Act,
- 5 42 U.S.C. 1396a, and the State shall not assume any obligation
- 6 for the cost of coverage for medically necessary hearing
- 7 instruments and related services for <u>any individual subject to</u>
- 8 federally defrayed cost of coverage individuals under the age
- 9 of 18.
- 10 (Source: P.A. 100-1026, eff. 8-22-18; 101-81, eff. 7-12-19.)
- 11 (215 ILCS 5/356z.30a rep.)
- 12 Section 10. The Illinois Insurance Code is amended by
- 13 repealing Section 356z.30a.
- 14 Section 99. Effective date. This Act takes effect January
- 15 1, 2025.