

ASSEMBLY, No. 3612

STATE OF NEW JERSEY

219th LEGISLATURE

INTRODUCED MARCH 5, 2020

Sponsored by:

Assemblywoman ANNETTE QUIJANO

District 20 (Union)

Assemblywoman VALERIE VAINIERI HUTTLE

District 37 (Bergen)

Assemblyman DANIEL R. BENSON

District 14 (Mercer and Middlesex)

Co-Sponsored by:

Assemblywomen McKnight and Jasey

SYNOPSIS

Requires health insurers to provide coverage for hearing aids.

CURRENT VERSION OF TEXT

As introduced.



(Sponsorship Updated As Of: 10/19/2020)

1 **AN ACT** concerning health insurance coverage for hearing aids and
2 supplementing Titles 17 and 26 of the Revised Statutes and Title
3 17B of the New Jersey Statutes.

4
5 **BE IT ENACTED** *by the Senate and General Assembly of the State*
6 *of New Jersey:*

7
8 1. A hospital service corporation contract that provides hospital
9 or medical expense benefits and is delivered, issued, executed or
10 renewed in this State, or approved for issuance or renewal in this
11 State by the Commissioner of Banking and Insurance, on or after
12 the effective date of this act, shall provide coverage for medically
13 necessary expenses incurred in the purchase of a hearing aid
14 pursuant to this section.

15 a. The coverage shall include the purchase of one analog or
16 digital hearing aid for each ear at least every 48 months, as
17 prescribed or recommended by a State licensed audiologist or a
18 hearing aid dispenser licensed pursuant to P.L.1973, c.19 (C.45:9A-
19 1 et seq.).

20 b. The total cost sharing responsibility of the covered person
21 for the hearing aid, including any copayments or deductibles, shall
22 not exceed 15 percent of the cost of the hearing aid.

23 c. This section shall apply to those hospital service corporation
24 contracts in which the hospital service corporation has reserved the
25 right to change the premium.

26
27 2. A medical service corporation contract that provides hospital
28 or medical expense benefits and is delivered, issued, executed or
29 renewed in this State, or approved for issuance or renewal in this
30 State by the Commissioner of Banking and Insurance, on or after
31 the effective date of this act, shall provide coverage for medically
32 necessary expenses incurred in the purchase of a hearing aid
33 pursuant to this section.

34 a. The coverage shall include the purchase of one analog or
35 digital hearing aid for each ear at least every 48 months, as
36 prescribed or recommended by a State licensed audiologist or a
37 hearing aid dispenser licensed pursuant to P.L.1973, c.19 (C.45:9A-
38 1 et seq.).

39 b. The total cost sharing responsibility of the covered person
40 for the hearing aid, including any copayments or deductibles, shall
41 not exceed 15 percent of the cost of the hearing aid.

42 c. This section shall apply to those medical service corporation
43 contracts in which the medical service corporation has reserved the
44 right to change the premium.

45
46 3. A health service corporation contract that provides hospital
47 or medical expense benefits and is delivered, issued, executed or
48 renewed in this State, or approved for issuance or renewal in this

1 State by the Commissioner of Banking and Insurance, on or after
2 the effective date of this act, shall provide coverage for medically
3 necessary expenses incurred in the purchase of a hearing aid
4 pursuant to this section.

5 a. The coverage shall include the purchase of one analog or
6 digital hearing aid for each ear at least every 48 months, as
7 prescribed or recommended by a State licensed audiologist or a
8 hearing aid dispenser licensed pursuant to P.L.1973, c.19 (C.45:9A-
9 1 et seq.).

10 b. The total cost sharing responsibility of the covered person
11 for the hearing aid, including any copayments or deductibles, shall
12 not exceed 15 percent of the cost of the hearing aid.

13 c. This section shall apply to those health service corporation
14 contracts in which the health service corporation has reserved the
15 right to change the premium.

16

17 4. A group health insurance policy that provides hospital or
18 medical expense benefits and is delivered, issued, executed or
19 renewed in this State, or approved for issuance or renewal in this
20 State by the Commissioner of Banking and Insurance, on or after
21 the effective date of this act, shall provide coverage for medically
22 necessary expenses incurred in the purchase of a hearing aid
23 pursuant to this section.

24 a. The coverage shall include the purchase of one analog or
25 digital hearing aid for each ear at least every 48 months, as
26 prescribed or recommended by a State licensed audiologist or a
27 hearing aid dispenser licensed pursuant to P.L.1973, c.19 (C.45:9A-
28 1 et seq.).

29 b. The total cost sharing responsibility of the covered person
30 for the hearing aid, including any copayments or deductibles, shall
31 not exceed 15 percent of the cost of the hearing aid.

32 c. This section shall apply to those insurance policies in which
33 the insurer has reserved the right to change the premium.

34

35 5. An individual health insurance policy that provides hospital
36 or medical expense benefits and is delivered, issued, executed or
37 renewed in this State, or approved for issuance or renewal in this
38 State by the Commissioner of Banking and Insurance, on or after
39 the effective date of this act, shall provide coverage for medically
40 necessary expenses incurred in the purchase of a hearing aid
41 pursuant to this section.

42 a. The coverage shall include the purchase of one analog or
43 digital hearing aid for each ear at least every 48 months, as
44 prescribed or recommended by a State licensed audiologist or a
45 hearing aid dispenser licensed pursuant to P.L.1973, c.19 (C.45:9A-
46 1 et seq.).

1 b. The total cost sharing responsibility of the covered person
2 for the hearing aid, including any copayments or deductibles, shall
3 not exceed 15 percent of the cost of the hearing aid.

4 c. This section shall apply to those insurance policies in which
5 the insurer has reserved the right to change the premium.
6

7 6. A certificate of authority to establish and operate a health
8 maintenance organization in this State shall not be issued or
9 continued by the Commissioner of Health, on or after the effective
10 date of this act, unless the health maintenance organization provides
11 health care services coverage for the purchase of a hearing aid
12 pursuant to this section.

13 a. The coverage shall include the purchase of one analog or
14 digital hearing aid for each ear at least every 48 months, as
15 prescribed or recommended by a State licensed audiologist or a
16 hearing aid dispenser licensed pursuant to P.L.1973, c.19 (C.45:9A-
17 1 et seq.).

18 b. The total cost sharing responsibility of the enrollee for the
19 hearing aid, including any copayments or deductibles, shall not
20 exceed 15 percent of the cost of the hearing aid.

21 c. The provisions of this section shall apply to those contracts
22 for health care services by health maintenance organizations under
23 which the right to change the schedule of charges for enrollee
24 coverage is reserved.
25

26 7. An individual health benefits plan that provides hospital or
27 medical expense benefits and is delivered, issued, executed or
28 renewed in this State pursuant to P.L.1992, c.161 (C.17B:27A-2 et
29 seq.), or approved for issuance or renewal in this State, on or after
30 the effective date of this act, shall provide coverage for medically
31 necessary expenses incurred in the purchase of a hearing aid
32 pursuant to this section.

33 a. The coverage shall include the purchase of one analog or
34 digital hearing aid for each ear at least every 48 months, as
35 prescribed or recommended by a State licensed audiologist or a
36 hearing aid dispenser licensed pursuant to P.L.1973, c.19 (C.45:9A-
37 1 et seq.).

38 b. The total cost sharing responsibility of the covered person
39 for the hearing aid, including any copayments or deductibles, shall
40 not exceed 15 percent of the cost of the hearing aid.

41 c. This section shall apply to those health benefits plans in
42 which the carrier has reserved the right to change the premium.
43

44 8. A small employer health benefits plan that provides hospital
45 or medical expense benefits and is delivered, issued, executed or
46 renewed in this State pursuant to P.L.1992, c.162 (C.17B:27A-17 et
47 seq.) or approved for issuance or renewal in this State, on or after
48 the effective date of this act, shall provide coverage for medically

1 necessary expenses incurred in the purchase of a hearing aid
2 pursuant to this section.

3 a. The coverage shall include the purchase of one analog or
4 digital hearing aid for each ear at least every 48 months, as
5 prescribed or recommended by a State licensed audiologist or a
6 hearing aid dispenser licensed pursuant to P.L.1973, c.19 (C.45:9A-
7 1 et seq.).

8 b. The total cost sharing responsibility of the covered person
9 for the hearing aid, including any copayments or deductibles, shall
10 not exceed 15 percent of the cost of the hearing aid.

11 c. This section shall apply to those health benefits plans in
12 which the carrier has reserved the right to change the premium.

13
14 9. The State Health Benefits Commission shall provide
15 coverage for medically necessary expenses incurred in the purchase
16 of a hearing aid pursuant to this section.

17 a. The coverage shall include the purchase of one analog or
18 digital hearing aid for each ear at least every 48 months, as
19 prescribed or recommended by a State licensed audiologist or a
20 hearing aid dispenser licensed pursuant to P.L.1973, c.19 (C.45:9A-
21 1 et seq.).

22 b. The total cost sharing responsibility of the covered person
23 for the hearing aid, including any copayments or deductibles, shall
24 not exceed 15 percent of the cost of the hearing aid.

25
26 10. The School Employees' Health Benefits Commission shall
27 provide coverage for medically necessary expenses incurred in the
28 purchase of a hearing aid pursuant to this section.

29 a. The coverage shall include the purchase of one analog or
30 digital hearing aid for each ear at least every 48 months, as
31 prescribed or recommended by a State licensed audiologist or a
32 hearing aid dispenser licensed pursuant to P.L.1973, c.19 (C.45:9A-
33 1 et seq.).

34 b. The total cost sharing responsibility of the covered person
35 for the hearing aid, including any copayments or deductibles, shall
36 not exceed 15 percent of the cost of the hearing aid.

37
38 11. This act shall take effect on the 30th day after enactment.

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STATEMENT

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43 This bill would require hospital, medical and health service
44 corporations, commercial insurers, health maintenance
45 organizations, health benefits plans issued pursuant to the New
46 Jersey Individual Health Coverage and Small Employer Health
47 Benefits Programs, and plans provided by the State Health Benefits
48 Commission and the School Employees' Health Benefits

1 Commission to provide coverage for medically necessary expenses
2 incurred in the purchase of a hearing aid.

3 The coverage shall include the purchase of one analog or digital
4 hearing aid for each ear at least every 48 months, as prescribed or
5 recommended by a State licensed audiologist or State licensed
6 hearing aid dispenser. The total cost sharing responsibility of the
7 covered person for the hearing aid, including any copayments or
8 deductibles, shall not exceed 15 percent of the cost of the hearing
9 aid.