The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Cheryl Cooper.

DIGEST

SB 235 Original 2018 Regular Session Colomb

Present law provides for hearing aid insurance coverage for children and applies to insurers and nonprofit health service plans, including the Office of Group Benefits that provide hospital, medical, or surgical benefits to individuals or groups on an expense-incurred basis under health insurance policies or contracts that are issued or delivered in Louisiana.

Present law requires an entity to provide coverage for hearing aids for a child under the age of 18 who is covered under a policy or contract of insurance if the hearing aids are fitted and dispensed by a licensed audiologist or licensed hearing aid specialist following medical clearance by a physician licensed to practice medicine and an audiological evaluation medically appropriate to the age of the child.

Present law permits an insured or enrolled individual to choose a hearing aid that is priced higher than the benefit payable under present law and pay the difference between the price of the hearing aid and the benefit payable under the insurance policy without financial or contractual penalty to the provider of the hearing aid.

Proposed law makes present law applicable to minors and adults.

Present law applies to any new policy, contract, program, or plan issued by an entity on or after January 1, 2004. Further requires any policy, contract, program, or plan in effect prior to January 1, 2004, to be converted to the provisions of present law on or before the renewal date but in no event later than January 1, 2005.

Proposed law retains present law for policies covering individuals under the age of 18 and applies to any new policy, contract, program, or plan issued on or after January 1, 2019. Further requires any policy, contract, program, or plan in effect for an adult prior to January 1, 2019, to convert to the provisions of present law on or before the renewal date but in no event later than January 1, 2020.

Effective August 1, 2018.

(Amends R.S. 22:1038(A),(C), and (E))