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The original instrument was prepared by Cheryl Cooper. The following digest, which does not constitute a part of the legislative instrument, was prepared by Ann S. Brown.

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DIGEST

SB 235 Reengrossed 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 retains present law and requires each entity that also provides coverage of hearing aids to individuals aged 18 and over to allow any covered individual to choose a hearing aid priced higher than the benefit payable under the applicable policy, contract, program, or plan. Further provides that the amount payable by the entity shall be in accordance with the policy, contract, program, or plan and any additional amounts payable to the hearing aid provider shall be paid by the covered individual.

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 proposed law 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 proposed law on or before the renewal date but in no event later than January 1, 2020. Further provides that hearing aid providers may offer the option described in proposed law on or after January 1, 2019.

Effective August 1, 2018.

(Amends R.S. 22:1038(A); adds R.S. 22:1038(G))

Summary of Amendments Adopted by Senate

Committee Amendments Proposed by Senate Committee on Insurance to the original bill

1. Retains present law relative to coverage of hearing aids for minors.
2. Requires each entity subject to present law that also provides coverage of hearing aids to individuals aged 18 and over to allow any covered individual to choose a hearing aid priced higher than the benefit payable under the applicable policy, contract, or plan. Further provides that the amount payable by the entity shall be in accordance with the policy, contract, or plan and any additional amounts payable to the hearing aid provider shall be paid by the covered individual.

Senate Floor Amendments to engrossed bill

1. Provides that hearing aid providers may offer option in proposed law on or after Jan. 1, 2019.
2. Legislative Bureau technical amendments.