

RÉSUMÉ DIGEST

ACT 151 (SB 235)

2018 Regular Session

Colomb

Prior law provided 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.

Prior law required 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.

Prior law permitted an insured or enrolled individual to choose a hearing aid that is priced higher than the benefit payable under prior 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.

New law retains prior 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.

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

New law retains prior law for policies covering individuals under the age of 18 and applies new 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 new 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 new law on or after January 1, 2019.

Effective August 1, 2018.

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