
A BILL FOR AN ACT

RELATING TO HEARING AIDS.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1 SECTION 1. Chapter 431, Hawaii Revised Statutes, is
2 amended by adding a new section to article 10A to be
3 appropriately designated and to read as follows:

4 "§431:10A- Coverage for hearing aids. (a) Each
5 individual and group accident and health or sickness policy
6 issued or renewed in this State after December 31, 2018, other
7 than a limited benefit health insurance policy as provided in
8 section 431:10A-102.5, shall provide, not as an employer option,
9 coverage for the cost of hearing aids for the policyholder and
10 individuals covered under the policy.

11 (b) Hearing aid purchases covered under this section shall
12 be subject to a minimum benefit of \$ for a reasonably
13 medically necessary hearing aid per hearing-impaired ear every
14 thirty-six months. A policyholder or individual covered under
15 the policy who has not used the minimum benefit before the end
16 of the thirty-six-month period shall be eligible to use any
17 remaining benefit toward the cost of a replacement hearing aid.



1 (c) The policyholder and individual covered under the
2 policy may choose a hearing aid that is priced higher than the
3 benefit payable under this section without financial or
4 contractual penalty to the provider of the hearing aid.

5 (d) This section does not prohibit a health insurer
6 subject to this section from providing coverage that is greater
7 or more favorable to the policyholder and individuals covered
8 under the policy.

9 (e) Coverage required under this section may be subject to
10 deductibles, copayments, coinsurance, or annual or maximum
11 payment limits that are consistent with deductibles, copayments,
12 coinsurance, and annual or maximum payment limits applicable to
13 other similar coverage under the policy.

14 (f) Every insurer shall provide notice to its
15 policyholders regarding the coverage required by this section.
16 The notice shall be in writing and prominently positioned in any
17 literature or correspondence sent or provided to policyholders
18 and shall be transmitted to policyholders within calendar year
19 2019 when annual information is made available to policyholders,
20 or in any other mailing to policyholders, but in no case later
21 than December 31, 2019.



1 (g) For the purposes of this section, "hearing aid" shall
2 have the same meaning as in section 451A-1 and includes
3 conventional and bone conduction hearing aids."

4 SECTION 2. Chapter 432, Hawaii Revised Statutes, is
5 amended by adding a new section to article 1 to be appropriately
6 designated and to read as follows:

7 "§432:1- Coverage of hearing aids. (a) Each individual
8 and group hospital or medical service plan contract issued or
9 renewed in this State after December 31, 2018, shall provide,
10 not as an employer option, coverage for the cost of hearing aids
11 for the member and individuals covered under the plan contract.

12 (b) Hearing aid purchases covered under this section shall
13 be subject to a minimum benefit of \$ for a reasonably
14 medically necessary hearing aid per hearing-impaired ear every
15 thirty-six months. A member or individual covered under the
16 plan contract who has not used the minimum benefit before the
17 end of the thirty-six-month period shall be eligible to use any
18 remaining benefit toward the cost of a replacement hearing aid.

19 (c) The members and individuals covered under the plan
20 contract may choose a hearing aid that is priced higher than the



1 benefit payable under this section without financial or
2 contractual penalty to the provider of the hearing aid.

3 (d) This section does not prohibit a mutual benefit
4 society subject to this section from providing coverage that is
5 greater or more favorable to the member and individuals covered
6 under the plan contract.

7 (e) Coverage required under this section may be subject to
8 deductibles, copayments, coinsurance, or annual or maximum
9 payment limits that are consistent with deductibles, copayments,
10 coinsurance, and annual or maximum payment limits applicable to
11 other similar coverage under the individual and group hospital
12 or medical service plan contract.

13 (f) Every mutual benefit society shall provide notice to
14 its members regarding the coverage required by this section.
15 The notice shall be in writing and prominently positioned in any
16 literature or correspondence sent or provided to members and
17 shall be transmitted to members within calendar year 2019 when
18 annual information is made available to members, or in any other
19 mailing to members, but in no case later than December 31, 2019.



1 (g) For the purposes of this section, "hearing aid" shall
2 have the same meaning as in section 451A-1 and includes
3 conventional and bone conduction hearing aids."

4 SECTION 3. Section 432D-23, Hawaii Revised Statutes, is
5 amended to read as follows:

6 **"§432D-23 Required provisions and benefits.**

7 Notwithstanding any provision of law to the contrary, each
8 policy, contract, plan, or agreement issued in the State after
9 January 1, 1995, by health maintenance organizations pursuant to
10 this chapter, shall include benefits provided in sections
11 431:10-212, 431:10A-115, 431:10A-115.5, 431:10A-116, 431:10A-
12 116.2, 431:10A-116.5, 431:10A-116.6, 431:10A-119, 431:10A-120,
13 431:10A-121, 431:10A-122, 431:10A-125, 431:10A-126, 431:10A-132,
14 431:10A-133, 431:10A-134, 431:10A-140, and [~~431:10A-134,~~
15 431:10A- , and chapter 431M."

16 SECTION 4. The benefit to be provided by health
17 maintenance organizations corresponding to the benefit provided
18 under section 431:10A- , Hawaii Revised Statutes, as contained
19 in the amendment to section 432D-23, Hawaii Revised Statutes, in
20 section 3 of this Act, shall take effect for all policies,



1 contracts, plans, or agreements issued in the State after
2 December 31, 2018.

3 SECTION 5. Statutory material to be repealed is bracketed
4 and stricken. New statutory material is underscored.

5 SECTION 6. This Act shall take effect on June 1, 2050.



Report Title:

Hearing Aids; Health Insurance; Mandated Coverage

Description:

Requires health insurance policies and contracts issued after 12/31/18 to provide coverage for the cost of hearing aids at least a minimum amount per hearing aid for each hearing-impaired ear every thirty-six months. (SB535 HD1)

The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.

