

# SENATE BILL NO. 1184

September 28, 2022, Introduced by Senator ZORN and referred to the Committee on Health Policy and Human Services.

A bill to amend 1956 PA 218, entitled  
"The insurance code of 1956,"  
(MCL 500.100 to 500.8302) by adding section 3406z.

**THE PEOPLE OF THE STATE OF MICHIGAN ENACT:**

1           **Sec. 3406z. (1) Subject to subsection (3), an insurer that**  
2 **delivers, issues for delivery, or renews in this state a health**  
3 **insurance policy shall provide coverage for hearing aids and**  
4 **related services that are medically necessary and prescribed by a**  
5 **physician or audiologist for a qualified enrollee. The maximum**

1 required coverage under this subsection is \$3,000.00 per hearing  
2 aid and related services every 36 months. An insurer described in  
3 this subsection shall provide coverage for a new hearing aid if  
4 alterations to an existing hearing aid cannot adequately meet the  
5 needs of the qualified enrollee.

6 (2) A qualified enrollee may choose to purchase a hearing aid  
7 that exceeds the maximum required coverage amount under subsection  
8 (1). If a qualified enrollee chooses to purchase a hearing aid that  
9 exceeds the maximum required coverage amount, the qualified  
10 enrollee is responsible for the difference.

11 (3) An insurer may subject coverage under this section to  
12 other general exclusions and limitations of the health insurance  
13 policy.

14 (4) As used in this section:

15 (a) "Audiologist" means an individual licensed to engage in  
16 the practice of audiology under part 168 of the public health code,  
17 1978 PA 368, MCL 333.16801 to 333.16811.

18 (b) "Hearing aid" means a wearable, nondisposable instrument  
19 or device, including any parts, attachments, or accessories,  
20 designed or offered to aid or compensate impaired human hearing. A  
21 hearing aid is not considered durable medical equipment.

22 (c) "Physician" means either of the following:

23 (i) A physician licensed to engage in the practice of medicine  
24 under part 170 of the public health code, 1978 PA 368, MCL  
25 333.17001 to 333.17097.

26 (ii) A physician licensed to engage in the practice of  
27 osteopathic medicine and surgery under part 175 of the public  
28 health code, 1978 PA 368, MCL 333.17501 to 333.17556.

29 (d) "Qualified enrollee" means an enrollee to whom both of the

1 following apply:

2 (i) The enrollee is certified as deaf or hard of hearing by a  
3 physician or audiologist.

4 (ii) The enrollee is less than 19 years of age.

5 (e) "Related services" means services necessary to assess,  
6 select, and adjust or fit a hearing aid to ensure optimal  
7 performance. Related services include, but are not limited to,  
8 audiology exams, furnishing medically necessary remote microphones,  
9 hearing aid evaluation, and fitting, dispensing, programming,  
10 conformity evaluation or prescription verification measures for,  
11 servicing, follow-up maintenance, replacing earmolds for, and  
12 repairs to a hearing aid.

13 Enacting section 1. This amendatory act applies to health  
14 insurance policies delivered, executed, issued, amended, adjusted,  
15 or renewed in this state, or outside of this state if covering  
16 residents of this state, beginning 180 days after the date this  
17 amendatory act is enacted into law.