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**HOUSE BILL 2687**

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**State of Washington 64th Legislature 2016 Regular Session**

**By** Representatives Van De Wege, Sells, S. Hunt, Stanford, and Goodman

AN ACT Relating to parity in coverage for hearing disabilities; adding a new section to chapter 48.43 RCW; adding a new section to chapter 41.05 RCW; adding a new section to chapter 74.09 RCW; and creating new sections.

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

NEW SECTION. **Sec.**  The legislature finds that coverage for hearing disabilities is commonly excluded from insurance coverage. This creates a disincentive for the hearing-impaired to seek treatment given that costs would be borne entirely out-of-pocket and be paid in addition to rising deductibles for health insurance coverage already required by the patient protection and affordable care act, P.L. 111-148 (2010) and as amended by the health care and education reconciliation act, P.L. 111-152 (2010).

The legislature recognizes that, according to the national institute on deafness and other communication disorders, fewer than one-fifth of Americans between the ages of twenty and sixty-nine who could benefit from using hearing aids have ever used them. The legislature further finds that twenty states have addressed the cost barrier issue by requiring coverage for hearing disabilities. Therefore, the legislature intends to require that insurance coverage be at parity for hearing disability services, which means this coverage, subject to reasonable caps on costs for hearing instruments, shall be delivered under the same terms and conditions as other medical and surgical services.

NEW SECTION. **Sec.**  This act shall be known as the hearing disability parity act.

NEW SECTION. **Sec.**  A new section is added to chapter 48.43 RCW to read as follows:

(1) Each group contract for comprehensive health care services which is entered into, or renewed on or after January 1, 2017, shall include coverage for hearing aids for children under the age of eighteen when medically necessary. Coverage must include a new hearing aid every five years, a new hearing aid when alterations to the existing hearing aid cannot meet the needs of the child, and services and supplies such as the initial assessment, fitting, adjustment, and auditory training.

(2) Each group contract for comprehensive health care services which is entered into, or renewed on or after January 1, 2017, shall offer optional coverage for hearing aids for adults. If the employer chooses to add this option, the health plan must provide hearing aid coverage of no less than one thousand four hundred dollars per ear every three years for adults.

(3) For purposes of this section, "hearing aid" or "hearing instrument" has the same meaning as in RCW 18.35.010(12).

(4) The hearing aid must be prescribed by a licensed audiologist and dispensed by a licensed audiologist or hearing instrument specialist.

NEW SECTION. **Sec.**  A new section is added to chapter 41.05 RCW to read as follows:

(1) A health plan offered to employees and their covered dependents under this chapter issued or renewed on or after January 1, 2017, shall include coverage for hearing aids for children under the age of eighteen when medically necessary. Coverage must include a new hearing aid every five years, a new hearing aid when alterations to the existing hearing aid cannot meet the needs of the child, and services and supplies such as the initial assessment, fitting, adjustment, and auditory training.

(2) For purposes of this section, "hearing aid" or "hearing instrument" has the same meaning as in RCW 18.35.010(12).

(3) The hearing aid must be prescribed by a licensed audiologist and dispensed by a licensed audiologist or hearing instrument specialist.

NEW SECTION. **Sec.**  A new section is added to chapter 74.09 RCW to read as follows:

(1) The medical assistance coverage offered to children under this chapter issued or renewed on or after January 1, 2017, shall include coverage for hearing aids for children under the age of twenty when medically necessary. Coverage must include a new hearing aid every five years, a new hearing aid when alterations to the existing hearing aid cannot meet the needs of the child, and services and supplies such as the initial assessment, fitting, adjustment, and auditory training.

(2) For purposes of this section, "hearing aid" or "hearing instrument" has the same meaning as in RCW 18.35.010(12).

(3) The hearing aid must be prescribed by a licensed audiologist and dispensed by a licensed audiologist or hearing instrument specialist.

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