

By: Senator(s) DeBar

To: Insurance;  
Appropriations

SENATE BILL NO. 2109

1 AN ACT TO REQUIRE THAT CERTAIN INSURANCE POLICIES AND  
2 CONTRACTS SHALL PROVIDE COVERAGE FOR HEARING AIDS AND SERVICES FOR  
3 DEAF AND HEARING IMPAIRED; AND FOR RELATED PURPOSES.

4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

5 **SECTION 1.** (1) All individual and group health insurance  
6 policies providing coverage on an expense-incurred basis,  
7 individual and group service or indemnity type contracts issued by  
8 a nonprofit corporation, individual and group service contracts  
9 issued by a health maintenance organization, all self-insured  
10 group arrangements to the extent not preempted by federal law, the  
11 State and School Employees' Health Insurance Plan and all managed  
12 health care delivery entities of any type or description, that are  
13 delivered, issued for delivery, continued or renewed on or after  
14 July 1, 2017, and providing coverage to any resident of this state  
15 shall provide benefits or coverage for hearing aids and services  
16 for deaf and hearing impaired for dependent children under  
17 twenty-one (21) years of age who are covered under a policy or  
18 contract of insurance. Coverage or benefits shall be provided



19 when the prescribing physician has issued a written order stating  
20 that the dependent child is deaf or hearing impaired and that the  
21 treatment is medically cleared. Coverage or benefits shall be  
22 provided for all the hearing examinations and tests that are  
23 administered. The coverage required under this section shall meet  
24 the requirements set forth in subsection (2) of this section.

25 (2) A dependent child under twenty-one (21) years of age  
26 shall not be required to pay an additional deductible or  
27 coinsurance for testing that is greater than an annual deductible  
28 or coinsurance established for similar benefits. If the program  
29 or contract does not cover a similar benefit, a deductible or  
30 coinsurance may not be set at a level that materially diminishes  
31 the value of the deaf or hearing impaired treatment required.  
32 Reimbursement to health care providers for deaf or hearing  
33 impaired treatment provided under this section shall be equal to  
34 or greater than reimbursement to health care providers provided  
35 under the Medicaid program.

36 (3) A group health plan or health insurance issuer is not  
37 required under this section to provide for a referral to a  
38 nonparticipating health care provider unless the plan or issuer  
39 does not have an appropriate health care provider that is  
40 available and accessible to administer the screening exam and that  
41 is a participating health care provider with respect to that  
42 treatment.



43           (4) If a plan or issuer refers a dependent child under  
44 twenty-one (21) years of age to a nonparticipating health care  
45 provider in accordance with this section, services provided  
46 according to the approved screening exam and resulting treatment,  
47 if any, shall be provided at no additional cost to the dependent  
48 child beyond what the dependent child would otherwise pay for  
49 services received by a participating health care provider.

50           **SECTION 2.** This act shall take effect and be in force from  
51 and after July 1, 2017.

