

By: Senator(s) Carmichael

To: Insurance;
Appropriations

SENATE BILL NO. 2195

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 CHILDREN; 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 and
11 all managed health care delivery entities of any type or
12 description that are delivered, issued for delivery, continued or
13 renewed on or after July 1, 2018, and providing coverage to any
14 resident of this state shall provide benefits or coverage for
15 hearing aids and services for deaf and hearing impaired dependent
16 children under twenty-one (21) years of age who are covered under
17 a policy or contract of insurance. Coverage or benefits shall be
18 provided when the prescribing physician has issued a written order



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

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

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

42 (4) If a plan or issuer refers a dependent child under
43 twenty-one (21) years of age to a nonparticipating health care



44 provider in accordance with this section, services provided
45 according to the approved screening exam and resulting treatment,
46 if any, shall be provided at no additional cost to the dependent
47 child beyond what the dependent child would otherwise pay for
48 services received by a participating health care provider.

49 **SECTION 2.** This act shall take effect and be in force from
50 and after July 1, 2018.

