

# SENATE BILL No. 449

September 9, 2015, Introduced by Senators ZORN, HOOD, GREGORY, WARREN, JOHNSON, HOPGOOD and NOFS and referred to the Committee on Insurance.

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

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

1           SEC. 3406T. (1) AN INSURER THAT DELIVERS, ISSUES FOR DELIVERY,  
2 OR RENEWS IN THIS STATE AN EXPENSE-INCURRED HOSPITAL, MEDICAL, OR  
3 SURGICAL POLICY OR CERTIFICATE OR A HEALTH MAINTENANCE ORGANIZATION  
4 THAT ISSUES OR RENEWS A GROUP OR INDIVIDUAL CONTRACT SHALL INCLUDE  
5 IN THAT POLICY, CERTIFICATE, OR CONTRACT COVERAGE FOR HEARING AIDS  
6 FOR A COVERED INDIVIDUAL WHO IS 21 YEARS OF AGE OR YOUNGER FOR  
7 HEARING LOSS THAT IS NOT CORRECTABLE BY OTHER COVERED PROCEDURES.  
8 AN INSURER OR HEALTH MAINTENANCE ORGANIZATION MAY LIMIT COVERAGE  
9 UNDER THIS SECTION TO 1 HEARING AID IN EACH EAR EVERY 3 YEARS.  
10           (2) AN INSURER OR HEALTH MAINTENANCE ORGANIZATION SHALL NOT  
11 SUBJECT THE COVERAGE REQUIRED BY THIS SECTION TO DOLLAR LIMITS,

1 DEDUCTIBLES, OR COINSURANCE PROVISIONS THAT ARE NOT GENERALLY  
2 APPLICABLE TO OTHER COVERAGE UNDER THE POLICY, CERTIFICATE, OR  
3 CONTRACT.

4 Enacting section 1. This amendatory act applies to policies,  
5 certificates, and contracts delivered, executed, issued, amended,  
6 adjusted, or renewed in this state, or outside of this state if  
7 covering residents of this state, beginning 180 days after the date  
8 this amendatory act is enacted into law.

9 Enacting section 2. This amendatory act takes effect 90 days  
10 after the date it is enacted into law.