

# Legislative Analysis



## HEARING AID COVERAGE FOR MINORS

Phone: (517) 373-8080  
<http://www.house.mi.gov/hfa>

**House Bill 4944 (H-2) as reported from committee**  
**Sponsor: Rep. Dale Zorn**

Analysis available at  
<http://www.legislature.mi.gov>

**House Bill 4963 (H-3) as reported from committee**  
**Sponsor: Rep. Samantha Steckloff**

**Committee: Insurance and Financial Services**  
**Complete to 2-13-24**

### SUMMARY:

House Bills 4944 and 4963 would amend the Insurance Code to require insurers that deliver, issue for delivery, or renew health insurance policies in Michigan to provide coverage for hearing aids (HB 4944) and hearing-related services and devices (HB 4963) for *qualified enrollees*. Both bills would allow insurers to subject the required coverage to applicable cost-sharing, including deductible, co-insurance, or co-pay provisions of the relevant health insurance policy. The bills would apply to health insurance policies delivered, executed, issued, amended, adjusted, or renewed in Michigan, or outside of Michigan if covering a Michigan resident, beginning January 1, 2026.

*Qualified enrollee* would mean an enrollee to whom all of the following apply:

- The enrollee is less than 19 years of age.
- An audiologist has evaluated the enrollee for hearing loss.
- For House Bill 4944 only, after the audiologist has evaluated the enrollee, an otolaryngologist has medically evaluated the enrollee, determined they are a candidate for a hearing aid, and referred the enrollee to the audiologist for evaluation, selection, and fitting.

The bills would not apply to qualified health plans after the deductible is met for a health savings account to the extent necessary to preserve the insured individual's ability to claim tax-exempt contributions and withdrawals from the account under IRS regulations and guidance. (The terms *qualified health plan* and *health savings account* are as defined in federal law.)

**House Bill 4944** would require coverage for *hearing aids* for the treatment of hearing loss for qualified enrollees that are selected by an audiologist after evaluation, up to a maximum required coverage of \$3,000 per hearing aid every 36 months. The bill would allow a qualified enrollee to choose a hearing aid more expensive than the maximum required coverage, but they would be responsible for the difference in cost.

*Hearing aid* would mean a wearable, nondisposable instrument or device, including any parts, attachments, or accessories, designed or offered to aid or compensate impaired human hearing.

The maximum required coverage would be adjusted for inflation using the Consumer Price Index annually on January 1, beginning in 2026.

Proposed MCL 500.3406cc

**House Bill 4963** would require coverage for *hearing-related services and devices* for qualified enrollees.

*Hearing-related services and devices* would include all of the following:

- Audiological examinations and services necessary to assess, select, and adjust or fit a hearing aid to ensure optimal performance.
- Hearing aid evaluations, programming, conformity evaluations or prescription verification measures, servicing, maintenance, and repairs.
- Remote microphones.
- Earmolds and replacement earmolds.
- Auditory training and speech language habilitation by an audiologist and speech language pathologist.

Proposed MCL 500.3406jj

Neither bill would take effect unless both are enacted.

#### **BRIEF DISCUSSION:**

According to committee testimony, hearing loss is among the most common birth defects, affecting about 2,700 students in Michigan. Without insurance coverage, children can be forced to go without important interventions and screenings if families are unable to cover the costs out of pocket. Supporters argue that the bills would increase access to early interventions for this critical public health issue. They also pointed to evidence that earlier interventions can increase their success and decrease costs.

#### **FISCAL IMPACT:**

The bills would not have a fiscal impact on the Department of Insurance and Financial Services or on other units of state or local government.

#### **POSITIONS:**

Representatives of the following entities testified in support of the bills (10-19-23):

- Michigan Department of Civil Rights
- Michigan State University
- Trenton Public Schools
- Let MI Child Hear
- Michigan Coalition for Deaf, Hard of Hearing, and Deafblind

The following entities indicated support for the bills:

- Detroit Disability Power (10-19-23)
- Hearing Loss Association of America, Michigan State Association (10-19-23)
- Alexander Graham Bell Association for the Deaf and Hard of Hearing (10-19-23)
- Michigan Audiology Commission (2-7-23)
- Michigan Nurses Association (2-7-23)

The following entities indicated opposition to the bills (2-7-23):

- Michigan Association of Health Plans
- Michigan Chamber of Commerce

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■ This analysis was prepared by nonpartisan House Fiscal Agency staff for use by House members in their deliberations and does not constitute an official statement of legislative intent.