

Article - Insurance

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§15–838.

(a) This section applies to:

(1) insurers and nonprofit health service plans that provide hospital, medical, or surgical benefits to individuals or groups on an expense-incurred basis under health insurance policies or contracts that are issued or delivered in the State; and

(2) health maintenance organizations that provide hospital, medical, or surgical benefits to individuals or groups under contracts that are issued or delivered in the State.

(b) (1) In this subsection, “hearing aid” means a device that:

(i) is of a design and circuitry to optimize audibility and listening skills in the environment commonly experienced by children; and

(ii) is nondisposable.

(2) An entity subject to this section shall provide coverage for hearing aids for a minor child who is covered under a policy or contract if the hearing aids are prescribed, fitted, and dispensed by a licensed audiologist.

(3) (i) An entity subject to this section may limit the benefit payable under paragraph (2) of this subsection to \$1,400 per hearing aid for each hearing-impaired ear every 36 months.

(ii) An insured or enrolled individual may choose a hearing aid that is priced higher than the benefit payable under this subsection and may pay the difference between the price of the hearing aid and the benefit payable under this subsection, without financial or contractual penalty to the provider of the hearing aid.

(c) This section does not prohibit an entity subject to this section from providing coverage that is greater or more favorable to an insured or enrolled individual than the coverage required under this section.

(d) If an entity subject to this section provides coverage for hearing aids to an insured or enrolled individual who is not a minor child, and if the policy or contract

of the insured or enrolled individual has a dollar limit on the hearing aid benefit, the entity shall allow the individual to:

(1) choose a hearing aid that is priced higher than the benefit payable under the policy or contract; and

(2) pay the difference between the price of the hearing aid and the dollar limit on the hearing aid benefit.

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