Overview

This bill requires health plans to cover eyeglasses and hearing aids under certain circumstances. For eyeglasses, coverage is required for individuals who are deaf or hard of hearing and therefore rely on vision for communication. For hearing aids, coverage is required for individuals under age 18, and for those over age 18 who have a specified level of hearing loss.

1. **Number three plan.** Adds eyeglasses and hearing aids to the minimum coverage of durable medical equipment required for a health plan to be considered a "qualified plan." The extent of coverage is as described in the overview above. The significance of a health plan being a "qualified plan" is that a nonqualified plan may be sold only after the customer has been offered a qualified plan. It is legal to sell a nonqualified plan.

2. **Benefits.** Adds eyeglasses and hearing aids to the durable medical equipment required to be covered by a "small employer plan." The extent of coverage is as described in the overview above. The significance of this is that the "small employer plans" are reduced benefit plans permitted, and in fact required, to be offered in the small employer market, in addition to whatever other plans the insurer wants to offer in the small employer market. These prescribed small employer plans have not been popular and are a very small share of the health plans sold to small employers. Other plans sold to small employers are required to provide this same coverage under section 3 of this bill.

3. **Coverage for eyeglasses and hearing aids.** Requires all health plans to cover eyeglasses and hearing aids to the extent described in the overview above. Permits health plans to require that enrollees obtain these within the health plan's network. Prohibits special deductibles or other limits on coverage that apply only to the coverage required under this section.

4. **Effective date; application.** Effective August 1, 1999, and applies to health plans issued or renewed on or after that date.