

Second Regular Session  
Sixty-sixth General Assembly  
STATE OF COLORADO

INTRODUCED

LLS NO. 08-0361.01 Kristen Forrestal

SENATE BILL 08-057

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SENATE SPONSORSHIP

Kester,

HOUSE SPONSORSHIP

Marshall,

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Senate Committees  
Business, Labor and Technology

House Committees

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A BILL FOR AN ACT

101 CONCERNING INSURANCE COVERAGE FOR HEARING AIDS FOR MINORS.

Bill Summary

*(Note: This summary applies to this bill as introduced and does not necessarily reflect any amendments that may be subsequently adopted.)*

Finds that providing hearing aids to hearing-impaired children will improve the language development of such children. Declares that providing hearing aids to such children will reduce the costs borne by the state in connection with providing special education and other costs associated with such hearing loss.

Requires insurance providers to cover hearing aids for minor children when medically appropriate. Requires the coverage to include a new hearing aid not more frequently than every 5 years, a new hearing aid when alterations to the existing hearing aid cannot meet the needs of

Shading denotes HOUSE amendment. Double underlining denotes SENATE amendment.  
*Capital letters indicate new material to be added to existing statute.*  
*Dashes through the words indicate deletions from existing statute.*

the child, and services and supplies such as the initial assessment, fitting, adjustments, and auditory training. Requires that coverage be provided with the same annual deductible or copayment established for all other covered benefits within the insured's policy.

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1 *Be it enacted by the General Assembly of the State of Colorado:*

2 **SECTION 1.** 10-16-104, Colorado Revised Statutes, is amended  
3 BY THE ADDITION OF A NEW SUBSECTION to read:

4 **10-16-104. Mandatory coverage provisions. (18) Hearing aids**  
5 **for children - legislative declaration.** (a) THE GENERAL ASSEMBLY  
6 HEREBY FINDS AND DETERMINES THAT THE LANGUAGE DEVELOPMENT OF  
7 CHILDREN WITH PARTIAL OR TOTAL HEARING LOSS MAY BE IMPAIRED DUE  
8 TO THE HEARING LOSS. CHILDREN LEARN THE CONCEPT OF SPOKEN  
9 LANGUAGE THROUGH AUDITORY STIMULI, AND THE LANGUAGE SKILLS OF  
10 CHILDREN WHO HAVE HEARING LOSS IMPROVE WHEN THEY ARE PROVIDED  
11 WITH HEARING AIDS AND ACCESS TO VISUAL LANGUAGE UPON THE  
12 DISCOVERY OF HEARING LOSS. THE GENERAL ASSEMBLY THEREFORE  
13 DECLARES THAT PROVIDING HEARING AIDS TO CHILDREN WITH HEARING  
14 LOSS WILL REDUCE THE COSTS BORNE BY THE STATE, INCLUDING SPECIAL  
15 EDUCATION, ALTERNATIVE TREATMENTS THAT WOULD OTHERWISE BE  
16 NECESSARY IF A HEARING AID WERE NOT PROVIDED, AND OTHER COSTS  
17 ASSOCIATED WITH SUCH HEARING LOSS.

18 (b) ANY HEALTH BENEFIT PLAN THAT PROVIDES HOSPITAL,  
19 SURGICAL, OR MEDICAL EXPENSE INSURANCE, EXCEPT SUPPLEMENTAL  
20 POLICIES COVERING A SPECIFIED DISEASE OR OTHER LIMITED BENEFIT,  
21 SHALL PROVIDE COVERAGE FOR HEARING AIDS FOR MINOR CHILDREN WHO  
22 HAVE A HEARING LOSS THAT HAS BEEN VERIFIED BY A PHYSICIAN LICENSED  
23 PURSUANT TO ARTICLE 36 OF TITLE 12, C.R.S., OR BY AN AUDIOLOGIST

1 REGISTERED PURSUANT TO SECTION 12-5.5-102, C.R.S. THE HEARING  
2 AIDS SHALL BE MEDICALLY APPROPRIATE TO MEET THE NEEDS OF THE  
3 CHILD AS DETERMINED BY A PHYSICIAN OR AUDIOLOGIST. COVERAGE  
4 SHALL INCLUDE THE PURCHASE OF THE FOLLOWING:

5 (I) INITIAL HEARING AIDS AND REPLACEMENT HEARING AIDS NOT  
6 MORE FREQUENTLY THAN EVERY FIVE YEARS;

7 (II) A NEW HEARING AID WHEN ALTERATIONS TO THE EXISTING  
8 HEARING AID CANNOT ADEQUATELY MEET THE NEEDS OF THE CHILD;

9 (III) SERVICES AND SUPPLIES INCLUDING, BUT NOT LIMITED TO,  
10 THE INITIAL ASSESSMENT, FITTING, ADJUSTMENTS, AND AUDITORY  
11 TRAINING THAT IS PROVIDED ACCORDING TO ACCEPTED PROFESSIONAL  
12 STANDARDS.

13 (c) THE BENEFITS ACCORDED PURSUANT TO THIS SUBSECTION (18)  
14 SHALL BE SUBJECT TO THE SAME ANNUAL DEDUCTIBLE OR COPAYMENT  
15 ESTABLISHED FOR ALL OTHER COVERED BENEFITS WITHIN THE INSURED'S  
16 POLICY AND UTILIZATION REVIEW AS PROVIDED IN SECTIONS 10-16-112,  
17 10-16-113, AND 10-16-113.5. THE BENEFITS SHALL ALSO BE SUBJECT TO  
18 PART 7 OF THIS ARTICLE.

19 **SECTION 2.** 10-16-102, Colorado Revised Statutes, is amended  
20 BY THE ADDITION OF THE FOLLOWING NEW SUBSECTIONS to  
21 read:

22 **10-16-102. Definitions.** As used in this article, unless the context  
23 otherwise requires:

24 (24.7) "HEARING AID" MEANS AMPLIFICATION TECHNOLOGY THAT  
25 OPTIMIZES AUDIBILITY AND LISTENING SKILLS IN THE ENVIRONMENTS  
26 COMMONLY EXPERIENCED BY THE PATIENT, INCLUDING A WEARABLE  
27 INSTRUMENT OR DEVICE DESIGNED TO AID OR COMPENSATE FOR IMPAIRED

1 HUMAN HEARING. "HEARING AID" SHALL INCLUDE ANY PARTS OR EAR  
2 MOLDS.

3 (27.3) "MINOR CHILD" MEANS ANY PERSON UNDER THE AGE OF  
4 EIGHTEEN YEARS.

5 **SECTION 3. Effective date - applicability.** This act shall take  
6 effect January 1, 2009, and shall apply to policies issued or renewed on  
7 or after said date.

8 **SECTION 4. Safety clause.** The general assembly hereby finds,  
9 determines, and declares that this act is necessary for the immediate  
10 preservation of the public peace, health, and safety.