

## **BILL ANALYSIS**

H.B. 2658  
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Insurance  
Committee Report (Unamended)

### **BACKGROUND AND PURPOSE**

Often the cost of a hearing aid is reflective of its quality and technological sophistication. There are concerns that certain health insurance plans do not allow a patient to select a hearing aid that costs more than the amount covered by the plan, even if the patient would opt to pay for the difference in cost. To ensure maximum options when a patient is purchasing a hearing aid, H.B. 2658 seeks to prohibit a plan that provides coverage for hearing aids from denying an enrollee's claim for a hearing aid solely on the basis that the price of the hearing aid is more than the benefit available under the health benefit plan.

### **CRIMINAL JUSTICE IMPACT**

It is the committee's opinion that this bill does not expressly create a criminal offense, increase the punishment for an existing criminal offense or category of offenses, or change the eligibility of a person for community supervision, parole, or mandatory supervision.

### **RULEMAKING AUTHORITY**

It is the committee's opinion that this bill does not expressly grant any additional rulemaking authority to a state officer, department, agency, or institution.

### **ANALYSIS**

H.B. 2658 amends the Insurance Code to prohibit a health benefit plan that provides coverage for hearing aids from denying an enrollee's claim for a hearing aid solely on the basis that the price of the hearing aid is more than the benefit available under the health benefit plan. The bill expressly does not require a health benefit plan to pay an enrollee's claim for a hearing aid in an amount that is more than the benefit available under the plan. The bill establishes, and provides certain exceptions to, the applicability of its provisions. The bill applies only to a health benefit plan that is delivered, issued for delivery, or renewed on or after January 1, 2020.

### **EFFECTIVE DATE**

September 1, 2019.