

BILL ANALYSIS

H.B. 440
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Insurance
Committee Report (Unamended)

BACKGROUND AND PURPOSE

Legislation enacted by the 85th Legislature required insurance companies to cover hearing aids for certain patients. However, there are some health insurance plans that do not allow a patient to acquire a more expensive hearing aid device than what their plan covers, even if the patient can pay the difference for the more expensive hearing aid. H.B. 440 seeks to address this issue by allowing hearing aid users more freedom in choosing their hearing aids without incurring additional costs to the insurance provider.

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. 440 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 plan. A health benefit plan is expressly not required, however, to pay an enrollee's claim for a hearing aid in an amount that is more than that available benefit. The bill establishes, and provides certain exceptions to, the applicability of its provisions and applies only to a health benefit plan that is delivered, issued for delivery, or renewed on or after January 1, 2022.

EFFECTIVE DATE

September 1, 2021.