

## **BILL ANALYSIS**

C.S.H.B. 2545  
By: Thierry  
Insurance  
Committee Report (Substituted)

### **BACKGROUND AND PURPOSE**

Devices such as hearing aids and cochlear implants are not only a medical necessity but are also life-defining. While hearing loss is commonly identified while a child is in primary or secondary school, hearing loss due to physical injury, infection, or chronic disease can occur, and is often not recognized or diagnosed until post-adolescence. Unfortunately, Texas health insurance plans promptly cancel a child's coverage for hearing aids and cochlear implants once a child turns 18 years of age. Although resilient, deaf and hard of hearing children face unique challenges when transitioning from high school to college, or from high school to an entry-level workforce position. These challenges are exacerbated by a complete cutoff of coverage under an existing health insurance plan for hearing aids or cochlear implants. This cutoff creates enormous hardships for thousands of deaf and hard of hearing young people during one of the most critical developmental periods in their lives. C.S.H.B. 2545 seeks to remedy this situation by extending coverage for hearing aids and cochlear implants under a health benefit plan to 25 years of age.

### **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**

C.S.H.B. 2545 amends the Insurance Code to raise from 18 to 25 years of age the cap on the age of a covered individual for whom a health benefit plan is required to provide coverage for the cost of a medically necessary hearing aid or cochlear implant and related services and supplies. The bill applies only to a health benefit plan delivered, issued for delivery, or renewed on or after January 1, 2022.

### **EFFECTIVE DATE**

September 1, 2021.

### **COMPARISON OF ORIGINAL AND SUBSTITUTE**

While C.S.H.B. 2545 may differ from the original in minor or nonsubstantive ways, the following summarizes the substantial differences between the introduced and committee substitute versions of the bill.

The original raised the cap on the age of a covered individual from 18 to 21 years of age, whereas the substitute raises the cap from 18 to 25 years of age.