

BILL ANALYSIS

Senate Research Center
88R3121 CJD-D

H.B. 468
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Health & Human Services
5/12/2023
Engrossed

AUTHOR'S / SPONSOR'S STATEMENT OF INTENT

There are concerns about some health insurance plans promptly canceling a child's coverage for hearing aids and cochlear implants once the child turns 18 years of age. 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 may be exacerbated by this potential loss of coverage for hearing aids or cochlear implants. This arbitrary 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. The cost of hearing aids and cochlear implants can be financially out of reach for thousands of young adults. Currently, federal law requires that young people be eligible for their parents' health insurance through the age of 26.

H.B. 468 seeks to address the cost of hearing aids and cochlear implants by extending health care coverage for the cost of a medically necessary hearing aid or cochlear implant, and related services and supplies, to 25 years of age.

H.B. 468 amends current law relating to health benefit plan coverage of hearing aids and cochlear implants for certain individuals.

RULEMAKING AUTHORITY

This bill does not expressly grant any additional rulemaking authority to a state officer, institution, or agency.

SECTION BY SECTION ANALYSIS

SECTION 1. Amends Section 1367.253(a), Insurance Code, as follows:

(a) Requires that a health benefit plan provide coverage for the cost of a medically necessary hearing aid or cochlear implant and related services and supplies for a covered individual who is 25 years of age or younger, rather than 18 years of age or younger.

SECTION 2. Makes application of this Act prospective to January 1, 2024.

SECTION 3. Effective date: September 1, 2023.