

BILL ANALYSIS

H.B. 468
By: Thierry
Insurance
Committee Report (Unamended)

BACKGROUND AND PURPOSE

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.

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. 468 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, 2024.

EFFECTIVE DATE

September 1, 2023.