

As Introduced

**130th General Assembly
Regular Session
2013-2014**

S. B. No. 257

Senator Brown

Cosponsors: Senators Schiavoni, Kearney, Smith, Turner

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A B I L L

To amend section 1739.05 and to enact sections 1
1751.68 and 3923.84 of the Revised Code to require 2
health insurers to offer coverage for hearing 3
aids. 4

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF OHIO:

Section 1. That section 1739.05 be amended and sections 5
1751.68 and 3923.84 of the Revised Code be enacted to read as 6
follows: 7

Sec. 1739.05. (A) A multiple employer welfare arrangement 8
that is created pursuant to sections 1739.01 to 1739.22 of the 9
Revised Code and that operates a group self-insurance program may 10
be established only if any of the following applies: 11

(1) The arrangement has and maintains a minimum enrollment of 12
three hundred employees of two or more employers. 13

(2) The arrangement has and maintains a minimum enrollment of 14
three hundred self-employed individuals. 15

(3) The arrangement has and maintains a minimum enrollment of 16
three hundred employees or self-employed individuals in any 17
combination of divisions (A)(1) and (2) of this section. 18

(B) A multiple employer welfare arrangement that is created pursuant to sections 1739.01 to 1739.22 of the Revised Code and that operates a group self-insurance program shall comply with all laws applicable to self-funded programs in this state, including sections 3901.04, 3901.041, 3901.19 to 3901.26, 3901.38, 3901.381 to 3901.3814, 3901.40, 3901.45, 3901.46, 3902.01 to 3902.14, 3923.24, 3923.282, 3923.30, 3923.301, 3923.38, 3923.581, 3923.63, 3923.80, 3923.84, 3924.031, 3924.032, and 3924.27 of the Revised Code.

(C) A multiple employer welfare arrangement created pursuant to sections 1739.01 to 1739.22 of the Revised Code shall solicit enrollments only through agents or solicitors licensed pursuant to Chapter 3905. of the Revised Code to sell or solicit sickness and accident insurance.

(D) A multiple employer welfare arrangement created pursuant to sections 1739.01 to 1739.22 of the Revised Code shall provide benefits only to individuals who are members, employees of members, or the dependents of members or employees, or are eligible for continuation of coverage under section 1751.53 or 3923.38 of the Revised Code or under Title X of the "Consolidated Omnibus Budget Reconciliation Act of 1985," 100 Stat. 227, 29 U.S.C.A. 1161, as amended.

Sec. 1751.68. (A) As used in this section, "hearing aid" means any wearable instrument or device designed or offered for the purpose of aiding or compensating for impaired human hearing, including all attachments, accessories, and parts thereof, except batteries and cords, that is distributed by a hearing aid dealer licensed under Chapter 4747. of the Revised Code.

(B) Notwithstanding section 3901.71 of the Revised Code, a health insuring corporation that offers coverage for basic health care services shall also offer coverage for hearing aids as a

rider to any policy, contract, or agreement providing coverage for 50
basic health care services. 51

(C) Coverage for hearing aids shall be subject to all of the 52
following: 53

(1) The benefit provided shall be not less than one thousand 54
five hundred dollars per ear over the course of three years. 55

(2) The coverage shall be provided to persons of all ages. 56

(3) The benefit shall not be subject to any deductible or 57
copayment requirements. The coverage may be subject to coinsurance 58
requirements. 59

(4) The coverage required under this section shall include 60
the purchase of related services and supplies including the 61
initial assessment, fitting, adjustments, and auditory training 62
that is provided according to accepted professional standards. 63

Sec. 3923.84. (A) As used in this section: 64

(1) "Basic health care services" has the same meaning as 65
under section 1751.01 of the Revised Code. 66

(2) "Hearing aid" means any wearable instrument or device 67
designed or offered for the purpose of aiding or compensating for 68
impaired human hearing, including all attachments, accessories, 69
and parts thereof, except batteries and cords, that is distributed 70
by a hearing aid dealer licensed under Chapter 4747. of the 71
Revised Code. 72

(B) Notwithstanding section 3901.71 of the Revised Code, a 73
sickness and accident insurer that offers coverage for basic 74
health care services shall also offer coverage for hearing aids as 75
a rider to any individual or group policy providing coverage for 76
basic health care services. 77

(C) Coverage for hearing aids shall be subject to all of the 78

<u>following:</u>	79
<u>(1) The benefit provided shall be not less than one thousand</u>	80
<u>five hundred dollars per ear over the course of three years.</u>	81
<u>(2) The coverage shall be provided to persons of all ages.</u>	82
<u>(3) The benefit shall not be subject to any deductible or</u>	83
<u>copayment requirements. The coverage may be subject to coinsurance</u>	84
<u>requirements.</u>	85
<u>(4) The coverage required under this section shall include</u>	86
<u>the purchase of related services and supplies including the</u>	87
<u>initial assessment, fitting, adjustments, and auditory training</u>	88
<u>that is provided according to accepted professional standards.</u>	89
<u>(D) This section does not apply to any sickness and accident</u>	90
<u>insurer that does not offer coverage for basic health care</u>	91
<u>services.</u>	92
Section 2. That existing section 1739.05 of the Revised Code	93
is hereby repealed.	94