

DRAFTER'S NOTE
FROM THE
LEGISLATIVE REFERENCE BUREAU

LRB-4193/P1dn
PJK:wlj:km

January 13, 2000

1. Do you want to require coverage of testing and fitting, too, or are these generally covered even when the hearing aids themselves are not?

2. Because of the way in which the Rhode Island law was drafted, I could not tell if the minimum coverage amount for *two* hearing aids was the lesser of: 1) 30% of the cost of both; or 2) \$400 or \$800. What do you want for a minimum coverage amount? Alternatively, you could require coverage of the total cost.

3. You indicated in your description of the problem to be resolved by this bill that hearing aids are often too costly for low-income elderly persons. Does medicare not cover hearing aids? I do not know the answer to that question. I exempted medicare supplement and replacement policies from the requirement under this bill, but that may defeat your purpose to have this coverage for elderly persons. You may want to discuss (or you can authorize me to discuss) this issue with Guenther Ruch at OCI to determine if medicare supplement and replacement policies may provide this coverage. (It is my understanding that they are subject to federal regulations.) I do not know if most elderly persons, for coverage of health care expenses, rely on medicare alone, have coverage under medicare supplement or replacement policies in addition to medicare or have coverage under health insurance policies that are not medicare supplement or replacement policies in addition to medicare.

Pamela J. Kahler
Senior Legislative Attorney
Phone: (608) 266-2682
E-mail: Pam.Kahler@legis.state.wi.us