



2009 SENATE BILL 27

1 **AN ACT** *to amend* 40.51 (8), 40.51 (8m), 66.0137 (4), 111.91 (2) (n), 120.13 (2) (g),
2 185.981 (4t) and 185.983 (1) (intro.); and *to create* 609.86 and 632.895 (16) of
3 the statutes; **relating to:** requiring health insurance coverage of hearing aids
4 and cochlear implants for persons under 18 years of age.

Analysis by the Legislative Reference Bureau

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

5 **SECTION 1.** 40.51 (8) of the statutes is amended to read:
6 40.51 **(8)** Every health care coverage plan offered by the state under sub. (6)
7 shall comply with ss. 631.89, 631.90, 631.93 (2), 631.95, 632.72 (2), 632.746 (1) to (8)
8 and (10), 632.747, 632.748, 632.83, 632.835, 632.85, 632.853, 632.855, 632.87 (3) to
9 (5) (6), 632.895 (5m) and (8) to ~~(15)~~ (16), and 632.896.
10 **SECTION 2.** 40.51 (8m) of the statutes is amended to read:

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1 40.51 **(8m)** Every health care coverage plan offered by the group insurance
2 board under sub. (7) shall comply with ss. 631.95, 632.746 (1) to (8) and (10), 632.747,
3 632.748, 632.83, 632.835, 632.85, 632.853, 632.855, and 632.895 (11) to ~~(15)~~ (16).

4 **SECTION 3.** 66.0137 (4) of the statutes is amended to read:

5 66.0137 **(4)** SELF-INSURED HEALTH PLANS. If a city, including a 1st class city, or
6 a village provides health care benefits under its home rule power, or if a town
7 provides health care benefits, to its officers and employees on a self-insured basis,
8 the self-insured plan shall comply with ss. 49.493 (3) (d), 631.89, 631.90, 631.93 (2),
9 632.746 (10) (a) 2. and (b) 2., 632.747 (3), 632.85, 632.853, 632.855, 632.87 (4), and
10 ~~(5), and (6),~~ 632.895 (9) to ~~(15)~~ (16), 632.896, and ~~767.25 (4m) (d)~~ 767.513 (4).

11 **SECTION 4.** 111.91 (2) (n) of the statutes is amended to read:

12 111.91 **(2)** (n) The provision to employees of the health insurance coverage
13 required under s. 632.895 (11) to (14) and (16).

14 **SECTION 5.** 120.13 (2) (g) of the statutes is amended to read:

15 120.13 **(2)** (g) Every self-insured plan under par. (b) shall comply with ss.
16 49.493 (3) (d), 631.89, 631.90, 631.93 (2), 632.746 (10) (a) 2. and (b) 2., 632.747 (3),
17 632.85, 632.853, 632.855, 632.87 (4) ~~and (5), and (6),~~ 632.895 (9) to ~~(15)~~ (16), 632.896,
18 and ~~767.25 (4m) (d)~~ 767.513 (4).

19 **SECTION 6.** 185.981 (4t) of the statutes is amended to read:

20 185.981 **(4t)** A sickness care plan operated by a cooperative association is
21 subject to ss. 252.14, 631.17, 631.89, 631.95, 632.72 (2), 632.745 to 632.749, 632.85,
22 632.853, 632.855, 632.87 (2m), (3), (4), ~~and (5), and (6),~~ 632.895 (10) to ~~(15)~~ (16), and
23 632.897 (10) and chs. 149 and 155.

24 **SECTION 7.** 185.983 (1) (intro.) of the statutes is amended to read:

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1 185.983 (1) (intro.) Every such voluntary nonprofit sickness care plan shall be
2 exempt from chs. 600 to 646, with the exception of ss. 601.04, 601.13, 601.31, 601.41,
3 601.42, 601.43, 601.44, 601.45, 611.67, 619.04, 628.34 (10), 631.17, 631.89, 631.93,
4 631.95, 632.72 (2), 632.745 to 632.749, 632.775, 632.79, 632.795, 632.85, 632.853,
5 632.855, 632.87 (2m), (3), (4), ~~and (5), and (6)~~, 632.895 (5) and (9) to ~~(15)~~ (16), 632.896,
6 and 632.897 (10) and chs. 609, 630, 635, 645, and 646, but the sponsoring association
7 shall:

8 **SECTION 8.** 609.86 of the statutes is created to read:

9 **609.86 Coverage of hearing aids, cochlear implants, and related**
10 **treatment for infants and children.** Defined network plans are subject to s.
11 632.895 (16).

12 **SECTION 9.** 632.895 (16) of the statutes is created to read:

13 **632.895 (16) HEARING AIDS, COCHLEAR IMPLANTS, AND RELATED TREATMENT FOR**
14 **INFANTS AND CHILDREN.** (a) In this subsection:

15 1. “Cochlear implant” includes any implantable instrument or device that is
16 designed to enhance hearing.

17 2. “Hearing aid” means any externally wearable instrument or device designed
18 for or offered for the purpose of aiding or compensating for impaired human hearing
19 and any parts, attachments, or accessories of such an instrument or device, except
20 batteries and cords.

21 3. “Physician” has the meaning given in s. 448.01 (5).

22 4. “Self-insured health plan” means a self-insured health plan of the state or
23 a county, city, village, town, or school district.

24 5. “Treatment” means services, diagnoses, procedures, surgery, and therapy
25 provided by a health care professional.

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1 (b) 1. Except as provided in par. (c), every disability insurance policy and every
2 self-insured health plan shall provide the following coverages:

3 a. Coverage of the cost of hearing aids and cochlear implants that are
4 prescribed by a physician, or by an audiologist licensed under subch. II of ch. 459, in
5 accordance with accepted professional medical or audiological standards, for a child
6 covered under the policy or plan who is under 18 years of age and who is certified as
7 deaf or hearing impaired by a physician or by an audiologist licensed under subch.
8 II of ch. 459.

9 b. Coverage of the cost of treatment related to hearing aids and cochlear
10 implants, including procedures for the implantation of cochlear devices, for a child
11 specified in subd. 1. a.

12 2. Coverage of the cost of hearing aids under this subsection is not required to
13 exceed the cost of one hearing aid per ear per child more often than once every 3 years.

14 3. The coverage required under this subsection may be subject to any
15 cost-sharing provisions, limitations, or exclusions, other than a preexisting
16 condition exclusion, that apply generally under the disability insurance policy or
17 self-insured health plan.

18 (c) This subsection does not apply to any of the following:

19 1. A disability insurance policy that covers only certain specified diseases.

20 2. A disability insurance policy, or a self-insured health plan of the state or a
21 county, city, town, village, or school district, that provides only limited-scope dental
22 or vision benefits.

23 3. A health care plan offered by a limited service health organization, as defined
24 in s. 609.01 (3), or by a preferred provider plan, as defined in s. 609.01 (4), that is not
25 a defined network plan, as defined in s. 609.01 (1b).

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1 4. A long-term care insurance policy.

2 5. A medicare replacement policy or a medicare supplement policy.

3 5m. An individual health benefit plan that is not renewable and that has a
4 specified termination date that, including any extensions that the policyholder may
5 elect without the insurer's consent, is less than 12 months after the original effective
6 date.

7 **SECTION 10. Initial applicability.**

8 (1) This act first applies to all of the following:

9 (a) Except as provided in paragraphs (b) and (c), disability insurance policies
10 that are issued or renewed, and governmental self-insured health plans that are
11 established, extended, modified, or renewed, on the effective date of this paragraph.

12 (b) Disability insurance policies covering employees who are affected by a
13 collective bargaining agreement containing provisions inconsistent with this act
14 that are issued or renewed on the earlier of the following:

15 1. The day on which the collective bargaining agreement expires.

16 2. The day on which the collective bargaining agreement is extended, modified,
17 or renewed.

18 (c) Governmental self-insured health plans covering employees who are
19 affected by a collective bargaining agreement containing provisions inconsistent
20 with this act that are established, extended, modified, or renewed on the earlier of
21 the following:

22 1. The day on which the collective bargaining agreement expires.

23 2. The day on which the collective bargaining agreement is extended, modified,
24 or renewed.

25 **SECTION 11. Effective date.**

