



WISCONSIN LEGISLATIVE COUNCIL ACT MEMO

2009 Wisconsin Act 14
[2009 Senate Bill 27]

**Hearing Aids and Cochlear
Implants**

Act 14 requires health insurance policies and governmental self-insured health plans to cover the cost of hearing aids and cochlear implants that are prescribed by a physician or a licensed audiologist in accordance with accepted professional medical or audiological standards. The coverage applies to a child under the policy or plan who is under 18 years of age and who is certified as deaf or hearing impaired by a physician or a licensed audiologist. In addition, the policy or plan must cover the cost of treatment related to hearing aids and cochlear implants, including procedures for the implantation of cochlear devices, for such a child.

The coverage of the cost of hearing aids is not required to exceed the cost of one hearing aid per ear per child more often than once every three years. The required coverage may be subject to any cost-sharing provisions, limitations, or exclusions, other than a preexisting condition exclusion, that apply generally under the policy or plan.

Act 14 does not apply to any of the following: (1) a policy that covers only certain specified diseases; (2) a policy or plan that provides only limited-scope dental or vision benefits; (3) a plan offered by a limited service health organization or a preferred provider plan, that is not a defined network plan; (4) a long-term care insurance policy; (5) a Medicare replacement policy or a Medicare supplement policy; and (6) a short-term individual plan (a plan that is not renewable and that has a specified termination date that, including any extensions that the policyholder may elect without the insurer's consent, is less than 12 months after the original effective date).

Effective Date: The Act takes effect on January 1, 2010 and first applies to policies that are issued or renewed, and governmental self-insured plans that are established, extended, modified, or renewed, on that date. In addition, for policies or governmental self-insured plans covering employees who are affected by a collective bargaining agreement that contains provisions that are inconsistent with the Act, the Act first applies to those policies that are issued or renewed on the earlier of the day on which the collective bargaining agreement expires, or the day on which the collective bargaining agreement is extended, modified, or renewed.

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This memo provides a brief description of the Act. For more detailed information, consult the text of the law and related legislative documents at the Legislature's Web site at: <http://www.legis.state.wi.us/>.