

# HOUSE BILL No. 5976

December 2, 2014, Introduced by Reps. Zorn, LaVoy, Roberts and Tlaib and referred to the Committee on Insurance.

A bill to amend 1956 PA 218, entitled  
"The insurance code of 1956,"  
(MCL 500.100 to 500.8302) by adding section 3406t.

**THE PEOPLE OF THE STATE OF MICHIGAN ENACT:**

1           SEC. 3406T. (1) AN INSURER THAT DELIVERS, ISSUES FOR DELIVERY,  
2 OR RENEWS IN THIS STATE AN EXPENSE-INCURRED HOSPITAL, MEDICAL, OR  
3 SURGICAL POLICY OR CERTIFICATE OR A HEALTH MAINTENANCE ORGANIZATION  
4 THAT ISSUES OR RENEWS A GROUP OR INDIVIDUAL CONTRACT SHALL INCLUDE  
5 IN THAT POLICY, CERTIFICATE, OR CONTRACT COVERAGE FOR HEARING AIDS  
6 FOR A COVERED INDIVIDUAL WHO IS 18 YEARS OF AGE OR YOUNGER FOR  
7 HEARING LOSS THAT IS NOT CORRECTABLE BY OTHER COVERED PROCEDURES.  
8 AN INSURER OR HEALTH MAINTENANCE ORGANIZATION MAY LIMIT COVERAGE  
9 UNDER THIS SECTION TO 1 HEARING AID IN EACH EAR EVERY 3 YEARS.  
10           (2) AN INSURER OR HEALTH MAINTENANCE ORGANIZATION SHALL NOT

1 SUBJECT THE COVERAGE REQUIRED BY THIS SECTION TO DOLLAR LIMITS,  
2 DEDUCTIBLES, OR COINSURANCE PROVISIONS THAT ARE NOT GENERALLY  
3 APPLICABLE TO OTHER COVERAGE UNDER THE POLICY, CERTIFICATE, OR  
4 CONTRACT.

5 Enacting section 1. This amendatory act applies to policies,  
6 certificates, and contracts delivered, executed, issued, amended,  
7 adjusted, or renewed in this state, or outside of this state if  
8 covering residents of this state, beginning 180 days after the date  
9 this amendatory act is enacted into law.