

## Provider Information - Hearing Aids for Children

During the 2008 legislation session, SB 57 was passed and requires insurance coverage for hearing aids for children. This document is published by the Colorado Academy of Audiology to assist Colorado audiologists with the implementation of this new law.

**Effective date** - State regulated health insurance policies which are issued or renewed on or after January 1, 2009, must provide coverage of hearing aids for children under the age of eighteen years. It may be necessary to contact the insurance company to verify the specific date on which coverage will be effective. All applicable policies shall provide continuous coverage no later than December 31, 2009.

### What is covered?

- Hearing aids which are “medically necessary to meet the needs of the child according to accepted professional standards” are covered. “Medical necessity” is demonstrated through a prior authorization process. Children must be examined by a physician and an audiologist before the hearing aid is fitted.
- The purchase of the initial hearing aids and replacement hearing aids. New hearing aids shall be covered not more frequently than every 5 years.
- However, new hearing aids shall be covered if the existing device cannot be repaired or altered to meet the needs of the child.
- Services and supplies, including the initial assessment, fitting, adjustments, and auditory training are also to be covered and may be billed separately.
- Coverage is subject to deductibles and co-pay requirements. Such deductible and copayments shall be the same levels established for other covered benefits. In order to determine actual benefit levels, it is necessary to contract the insurer carrier.
- This hearing aid benefit will NOT apply to the patient’s durable medical equipment lifetime maximum.

**Insurance networks** - Many insurers utilize “provider networks.” Benefits may differ depending on whether services are provided in- or out-of-network. Regardless of the provider’s network status, when a policy is issued in Colorado, the insurer must honor an “assignment of benefits,” meaning that patients may sign an agreement with the provider that payment will go directly to the provider. A provider is prohibited from balance billing a patient if such provider is part of the insured network. Non participating providers may bill the patient for outstanding balances. Participating in a network often increases the benefits and assures timely payment. Should an audiologist wish to participate with an insurer’s network, it is necessary to contract the insurer and make application. Below is contact information for the major Colorado insurers.

**What about public programs?** Medicaid and Medicare are not subject to this statute. Because CHP+ is administered as by Colorado insurers, children covered under the CHP+ program will be subject to the requirement.

**Why doesn’t this requirement apply to some non-public plans?** Many larger employers are regulated by the federal government and are not subject to state laws. This federal regulation is

referred to by the acronym ERISA (Employee Retirement Income Security Act.)

Upon initiation or renewal of a policy on or after July 1, 2009, insurance companies will include a new identifier on all member identification cards. This identifier will be the words “CO DOI.” This identifier will indicate whether the policy is subject to regulation by the Division of Insurance or ERISA. Only plans identified as regulated by the state are required to comply with this statute.

<b>Name of Insurer</b>	<b>Contact person</b>
Anthem Blue Cross/Blue Shield	Zanetta Jackson, (303) 831-2764, 1.800.570.8105 ext. 2764.
Rocky Mountain Health Plans	Sandy Randall, Network Coordinator, Rocky Mountain Health Plans, <a href="mailto:Sandy.Randall@RMHP.org">Sandy.Randall@RMHP.org</a> , 970-244-7956.
Colorado Access	Tammie Fickas Manager, Provider Contracting Provider Network Services 720-744-5206
Cigna Healthcare	Sue Ryerson 303-782-1545
Great-West Healthcare	Ryan Ward 303-305-0721
San Luis Valley HMO	Lynn Borup lborup@slvhmo.com (719) 589-3696
Aetna	Cheryl Danfort 330-659-8274