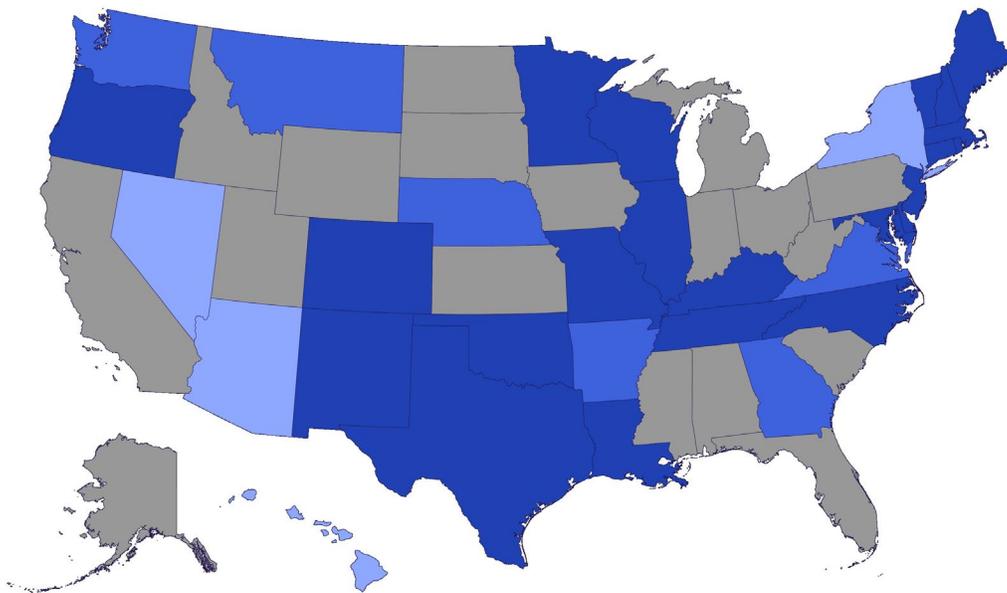


Over 30 States Require Private Coverage of Children's Hearing Aids

In 2024, **thirty-two states** will require that private individual and group health insurance plans include coverage for children's hearing aids & services through a state insurance benefit mandate or by way of the state's Essential Health Benefits (EHB) benchmark selection.ⁱ **California is not one of them.**

-  Covered by Mandate & in State Exchange
-  Covered by Mandate
-  Covered in State Exchange



In total, there are:

- **22 states that require hearing aid coverage for children with health insurance purchased *both outside and within* the state exchange marketplaces** (Colorado, Connecticut, Delaware, Illinois, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Minnesota, Missouri, New Hampshire, New Jersey, New Mexico, North Carolina, Oklahoma, Oregon, Rhode Island, Tennessee, Texas, Vermont, and Wisconsin);
- **6 states that have hearing aid coverage mandates that apply only to insurance purchased *outside* the state's exchange marketplace** (Arkansas, Georgia, Montana, Nebraska, Virginia, and Washington); and
- **4 states that have existing hearing aid coverage requirements only for insurance purchased *within* their exchange marketplace as part of their state's Essential Health Benefits benchmark selection** (Arizona, Hawaii, Nevada, and New York).

New for 2024!
Requirements take effect in 3 states:
VT, VA, & WA

During 2023, several states considered legislation to fill the insurance market gaps in children's hearing aids coverageⁱⁱ:

- In **California**, Governor Newsom **vetoed** [SB 635](#), the Let California Kids Hear Act, which had unanimous legislative support and would have required hearing aid coverage for over 20,000 children and youth both outside and within the exchange marketplace in 2025.
- In **Hawaii** both [SB 609](#) and [HB 818](#) stalled in the legislature.
- In **Michigan**, [HB 4944](#) and [HB 4963](#) were both introduced in September 2023.
- In **New York** both [A03023](#) and [S4929](#) stalled in the legislature.
- In **Ohio**, [HB 152](#), known as Madeline's Law, passed the House and is in the Senate.
- In **Virginia**, Governor Youngkin **signed** [SB 1003](#) which requires hearing aid coverage for children under 19 beginning in 2024.
- In **Washington**, Governor Inslee **signed** two pieces of legislation: [HB 122](#) which mandates hearing aid coverage outside the exchange marketplace starting in 2024, and [SB 5338](#) which considers hearing aid and other benefits changes within the exchange marketplace .
- In **Wyoming** [SF0089](#) failed the legislature.

Several states have state-directed hearing aid assistance programs for children:

- **Indiana** (2014), **Iowa** (2007), **Missouri** (2019), and **Wyoming** (2012) have had narrow hearing aid assistance programs in place for many years.
- In 2021, **Utah** created the Children's Hearing Aid Program ([CHAP](#)) for children 6 and under with family incomes below 300% FPL, and **California** created the Hearing Aid Coverage for Children Program ([HACCP](#)) for children and youth under 600% FPL, which is administered by the state Medicaid agency (Dept. of Health Care Services), but has so far only enrolled 297 individuals under 21, and access remains limited.
- In 2023, **Florida** created the Children's Hearing Aid Program, which is designed to provide assistance in obtaining hearing aids and other hearing technologies for children residing in Florida aged 0-18 under 400% of the FPL.
- Note that after having limited success with a state-administered program **Georgia** passed a mandate in 2018.

This analysis was prepared by **Children Now** and **Let California Kids Hear** building on previous research by: [Centers for Medicare & Medicaid Services \(CMS\)](#), [Center for Consumer Information and Insurance Oversight \(CCIIO\)](#); [Hearing Loss Association of America](#); [American Speech-Language-Hearing Association](#); [American Academy of Audiology](#); [National Center for Hearing Assessment and Management](#); and A. Grace, *et al.*, as published in [Health Affairs](#).

Updated December 11, 2023

ⁱ Coverage requirements vary by state based on age, dollar amount, and frequency of coverage.

ⁱⁱ Other recent state hearing aid coverage changes include: In 2022, Mississippi law removed an exclusion of hearing aids for children in insurance. In 2020, an Idaho regulatory change clarified that hearing aids for children are not excluded from coverage. In 2023, Illinois passed [HB 2443](#) which expands hearing aid coverage to adults.