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.California is not one of them.

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).
During 2023, several states considered legislation to fill the insurance market gaps in children’s hearing aids coverage:

- 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.

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