

**SUBSTITUTE FOR  
HOUSE BILL NO. 4944**

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

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

1           Sec. 3406cc. (1) Subject to subsection (3), an insurer that  
2 delivers, issues for delivery, or renews in this state a health  
3 insurance policy shall provide coverage for hearing aids for the  
4 treatment of hearing loss for a qualified enrollee that are  
5 selected by an audiologist after evaluation of the enrollee. The  
6 maximum required coverage under this subsection is \$3,000.00 per  
7 hearing aid every 36 months. Beginning January 1, 2026 and each  
8 January 1 after that date, the department shall adjust the maximum  
9 coverage amount under this subsection in accordance with the



1 Consumer Price Index as that term is defined in section 2080.

2 (2) A qualified enrollee may choose to purchase a hearing aid  
3 that exceeds the maximum required coverage amount under subsection  
4 (1). If a qualified enrollee chooses to purchase a hearing aid that  
5 exceeds the maximum required coverage amount, the qualified  
6 enrollee is responsible for the difference.

7 (3) An insurer may subject coverage under this section to  
8 applicable cost-sharing, including deductible, co-insurance, or co-  
9 pay provisions of the health insurance policy.

10 (4) This section does not apply to a qualified health plan  
11 after the deductible is met for a health savings account to the  
12 extent necessary to preserve an insured's ability to claim tax-  
13 exempt contributions and withdrawals from the insured's health  
14 savings account under Internal Revenue Service regulations and  
15 guidance. As used in this subsection:

16 (a) "Health savings account" means that term as defined in 26  
17 USC 223.

18 (b) "Qualified health plan" means that term as defined in 42  
19 USC 18021.

20 (5) As used in this section:

21 (a) "Audiologist" means that term as defined in section 16801  
22 of the public health code, 1978 PA 368, MCL 333.16801.

23 (b) "Hearing aid" means a wearable, nondisposable instrument  
24 or device, including any parts, attachments, or accessories,  
25 designed or offered to aid or compensate impaired human hearing.

26 (c) "Qualified enrollee" means an enrollee to whom all of the  
27 following apply:

28 (i) An audiologist has evaluated the enrollee for hearing loss.

29 (ii) After an audiologist has evaluated the enrollee under



1 subparagraph (i), an otolaryngologist has medically evaluated the  
2 enrollee, has determined that the enrollee is a candidate for a  
3 hearing aid, and has referred the enrollee to the audiologist for  
4 evaluation, selection, and fitting.

5 (iii) The enrollee is less than 19 years of age.

6 Enacting section 1. This amendatory act applies to health  
7 insurance policies delivered, executed, issued, amended, adjusted,  
8 or renewed in this state, or outside of this state if covering  
9 residents of this state, beginning January 1, 2026.

10 Enacting section 2. This amendatory act does not take effect  
11 unless House Bill No. 4963 of the 102nd Legislature is enacted into  
12 law.

