

Ohio Legislature Passes Madeline's Law Covering Hearing Instruments

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On January 2, 2025, Ohio governor Mike DeWine signed H.B. 315 into law. Madeline's Law was included as a part of this larger omnibus bill. This law became effective April 3, 2025 and health plans will be required to provide coverage for hearing instruments. The plan participant must be verified as deaf or hearing impaired by a licensed audiologist, a licensed hearing aid dealer or fitter, or an otolaryngologist.

Briefly, the requirements are:

- coverage must be provided for one hearing aid per hearing-impaired ear up to \$2,500 every 4 years
- applies to any participant under the age of 22
- the hearing instruments must be considered medically appropriate for the covered participant
- the benefit does not appear to be subject to a deductible
- coverage must include the hearing instrument as well as any related services although batteries and cords are not included

This coverage will unlikely materially impact rates. This requirement does not apply to self-funded ERISA group health plans.

Employer Action

Large employers with fully insured group health plans in Ohio should anticipate receiving updated guidance and changes to plans from their carriers.