



**Maryland**  
INSURANCE ADMINISTRATION

# CONSUMER ADVISORY

## HEARING AID COVERAGE FOR ADULTS

**A new Maryland law went into effect January 1, 2025, expanding hearing aid coverage for certain adults 19 and older.**

This new law requires insurers, nonprofit health service plans, and health maintenance organizations (HMOs) to provide coverage for hearing aids and audiological services for adults in certain situations previously only provided to people 18 and under.

These changes will allow adults for whom the hearing aid is prescribed, fitted, and dispensed by a licensed audiologist to access coverage for hearing aids. There are plans that may include a limitation of no less than \$1,400 per hearing aid every 36 months; however, an enrollee may choose a hearing aid that exceeds the \$1,400 allowance and pay the difference in price.

**This law applies only to adults in fully insured, large group plans and a limited number of individual plans that were originally in effect before 2011.**

It is important for Marylanders to understand that many large group plans are self-funded by their employer, and thus, not classified as a fully insured health insurance plan. If you are unsure of the status of your employer-sponsored health insurance, please reach out to your Human Resources specialist for that information.



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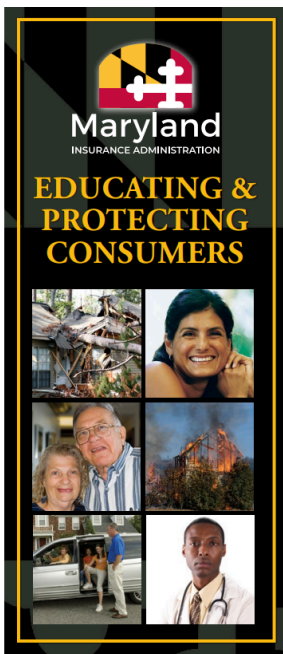
Marylanders who carry individual or fully insured small group health insurance through the Maryland Health Benefit Exchange already have this coverage as an Essential Benefit under the Maryland Benchmark. This coverage does not include the \$1,400 per hearing aid limitation; the plan member may be entitled to a greater allowance per hearing aid.

In addition to self-funded health insurance plans, this new law does not extend this coverage to those on Maryland Medical Assistance (Medicaid), Medicare, Medicare Advantage, Medicare Supplement, Tricare, or Veterans Administration benefits.

If you have additional questions about the expanded Hearing Aid Coverage law, please contact the Maryland Insurance Administration's Health Coverage Assistance Team (H-CAT) at [hcat.mia@maryland.gov](mailto:hcat.mia@maryland.gov), 410-468-2442, or visit <https://qrco.de/hcat> for assistance.



## ABOUT THE MARYLAND INSURANCE ADMINISTRATION



The Maryland Insurance Administration (MIA) is the state agency that regulates the business of insurance in Maryland. If you feel that your insurer or insurance producer acted improperly, you have the right to file a complaint. The MIA can investigate complaints that an insurer or insurance producer has:

- Denied or delayed payment of all portions of a claim
- Improperly terminated your insurance policy
- Raised your insurance premiums without proper notice or in excess of what the law allows
- Made false statements to you in connection with the sale of insurance or the processing of insurance claims
- Overcharged you for services, including premium finance charges

**Contact the Maryland Insurance Administration at:**

**200 St. Paul Place, Suite 2700**

**Baltimore, Maryland 21202**

410-468-2000 | 800-492-6116 | 800-735-2258 TTY



<https://insurance.maryland.gov/Consumer/Pages/FileAComplaint.aspx>



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