153rd GENERAL ASSEMBLY
FISCAL NOTE

BILL:	**SENATE BILL NO. 117**
SPONSOR:	**Senator Sturgeon**
DESCRIPTION:	**AN ACT AMEND TITLE 18 AND TITLE 29 OF THE DELAWARE CODE RELATING TO HEARING AID COVERAGE FOR INDIVIDUALS YOUNGER THAN 24 YEARS OLD.**

Assumptions:

1. This Act is effective upon signature by the Governor. The provisions of the Act apply to all policies, contracts, or certificates issued, renewed, modified, altered, amended or reissued after December 31, 2026.
2. This Act requires insurers to cover the entire cost of medically necessary hearing aids, and the services of a hearing care professional related to prescribing, fitting, or dispensing the hearing aid or earmold, for individuals younger than 24 years old, covered as a dependent by the policyholder. Insurers are required to cover hearing aids at least every 3 years, or sooner if new hearing aids are medically necessary.
3. As of Fiscal Year 2024, there were 521 state employee Group Health Insurance Plan ("GHIP") members aged 0-24 diagnosed with hearing loss. Of this group, 31 received a hearing aid in Fiscal Year 2024.
4. This analysis assumes ten percent of those diagnosed would receive a hearing aid per year; a hearing aid cost of $5,000; an ear mold cost of $115/pair; and an average life of a hearing aid of three years; and five percent medical inflation per year.
5. To the extent that the provisions of this Act may be interpreted to constitute an essential health benefit (EHB) on Affordable Care Act (ACA) plans, there may be additional fiscal impacts to the State. Under ACA provisions (45 CFR 155.170), any benefit mandate enacted by the State beyond what is considered an EHB is subject to State defrayal of the estimated associated costs to the ACA plans

Cost:

	GHIP
Fiscal Year 2026:	$265,980
Fiscal Year 2027:	$279,279
Fiscal Year 2028:	$293,242

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Office of the Controller General