

# HOUSE RESEARCH

## Bill Summary

**FILE NUMBER:** H.F. 186  
**Version:** As introduced

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**Subject:** Health coverage for cochlear implants

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### Overview

This bill requires health insurers and HMOs to cover cochlear implants. This is an electronic device that can provide sound awareness and partial hearing to people who are totally deaf. The device has two parts: one part is implanted surgically into the inner ear (under the skin behind the ear), and the other part is worn externally, like a hearing aid. The basis concept is to electronically transmit sounds directly to an undamaged auditory nerve, bypassing the damaged inner ear.

#### 1 Coverage for cochlear implants.

**Subd. 1. Scope of coverage.** Makes this bill apply to regular health insurance and HMO plans, including student health coverage and medicare supplement coverage.

**Subd. 2. Required coverage.** Requires coverage for cochlear implantation and all related rehabilitation, speech therapy, auditory training, and replacement to new technology. Limits this requirement to situations that satisfy criteria for cochlear implantation set by the federal food and drug administration.

#### 2 Effective date; application. Makes the bill effective August 1, 1991, and apply to health plans issued or renewed on or after that date.