[Third Reprint] **SENATE, No. 2535**

STATE OF NEW JERSEY 220th LEGISLATURE

INTRODUCED MAY 12, 2022

Sponsored by: Senator VINCENT J. POLISTINA District 2 (Atlantic) Senator NELLIE POU District 35 (Bergen and Passaic) Assemblyman DANIEL R. BENSON District 14 (Mercer and Middlesex) Assemblywoman ANGELA V. MCKNIGHT District 31 (Hudson) Assemblywoman VERLINA REYNOLDS-JACKSON District 15 (Hunterdon and Mercer) Assemblywoman LINDA S. CARTER District 22 (Middlesex, Somerset and Union)

Co-Sponsored by:

Senators Diegnan, Bramnick, Ruiz, Greenstein, Assemblyman Caputo, Assemblywomen Chaparro, Murphy, Lopez, Mosquera and Assemblyman McKeon

SYNOPSIS

Requires health benefits coverage of hearing aids and cochlear implants.

CURRENT VERSION OF TEXT

As amended on January 8, 2024 by the Senate pursuant to the Governor's recommendations.

(Sponsorship Updated As Of: 12/21/2023)

 AN ACT requiring health benefits coverage for hearing aids and cochlear implants, amending P.L.2008, c.126 and supplementing P.L.2007, c.103 (C 52:14-17.46).
 BE IT ENACTED by the Senate and General Assembly of the State

BE IT ENACTED by the Senate and General Assembly of the State of New Jersey:

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8 1. Section 2 of P.L.2008, c.126 (C.17:48-6gg) is amended to 9 read as follows:

10 2. a. A hospital service corporation contract that provides 11 hospital and medical expense benefits and is delivered, issued, 12 executed or renewed in this State pursuant to P.L.1938, c.366 13 (C.17:48-1 et seq.), or approved for issuance or renewal in this State by the Commissioner of Banking and Insurance, on or after the 14 15 effective date of this act, shall provide coverage for medically 16 necessary expenses incurred in the purchase of a hearing aid or 17 <u>cochlear implant</u> for a covered person [15] ³[21 years of age or younger]³, as provided in this section. 18

b. A hospital service corporation contract shall provide 19 coverage that includes the purchase of a hearing aid for each ear, 20 21 when medically necessary and as prescribed or recommended by a 22 licensed physician or audiologist. [A hospital service corporation 23 may limit the benefit provided in this section to \$1,000 per hearing 24 aid for each hearing-impaired ear every 24 months. A covered person may choose a hearing aid that is priced higher than the 25 26 benefit payable under this section and may pay the difference 27 between the price of the hearing aid and the benefit payable under this section, without financial or contractual penalty to the provider 28 of the hearing aid.] ¹<u>A hospital service corporation may limit the</u> 29 benefit provided in this section to ²[one] ³[\$2,500 per²] one³ 30 hearing aid for each hearing-impaired ear every ²[24] ³[60²] 24³ 31 months.¹ 32

c. ¹[(1)]¹ A hospital service corporation contract shall provide
 coverage of the cost of treatment related to cochlear implants,
 including procedures for the implantation of cochlear devices and
 costs for any parts, attachments, or accessories of the device ²,
 including replacement of obsolete external cochlear implant
 processors².

¹[(2) If a contract does not have in its network a provider who
can provide any part, attachment, or accessory necessary to the
continued function of a preexisting cochlear implant, the contract
shall cover the part, attachment, or accessory when purchased from

EXPLANATION – Matter enclosed in **bold-faced brackets** [thus] in the above bill is not enacted and is intended to be omitted in the law.

Matter underlined <u>thus</u> is new matter

Matter enclosed in superscript numerals has been adopted as follows: ¹Senate SCM committee amendments adopted November 3, 2022. ²Assembly AAP committee amendments adopted December 18, 2023. ³Senate amendments adopted in accordance with Governor's recommendations January 8, 2024.

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1 and provided by an out-of-network provider, and shall only impose 2 cost sharing as if the out-of-network provider were part of the 3 provider network.]¹ 4 d. The benefits shall be provided to the same extent as for any 5 other condition under the contract. 6 e. This section shall apply to those hospital service corporation 7 contracts in which the hospital service corporation has reserved the 8 right to change the premium. 9 (cf: P.L.2008, c.126, s.2) 10 2. Section 3 of P.L.2008, c.126 (C.17:48A-7dd) is amended to 11 12 read as follows: 3. <u>a.</u> A medical service corporation contract that provides 13 14 hospital and medical expense benefits and is delivered, issued, 15 executed or renewed in this State pursuant to P.L.1940, c.74 16 (C.17:48A-1 et seq.), or approved for issuance or renewal in this 17 State by the Commissioner of Banking and Insurance, on or after 18 the effective date of this act, shall provide coverage for medically 19 necessary expenses incurred in the purchase of a hearing aid or <u>cochlear implant</u> for a covered person [15] ³[21 years of age or 20 younger]³, as provided in this section. 21 22 b. A medical service corporation contract shall provide 23 coverage that includes the purchase of a hearing aid for each ear, 24 when medically necessary and as prescribed or recommended by a 25 licensed physician or audiologist. [A medical service corporation may limit the benefit provided in this section to \$1,000 per hearing 26 27 aid for each hearing-impaired ear every 24 months. A covered 28 person may choose a hearing aid that is priced higher than the 29 benefit payable under this section and may pay the difference 30 between the price of the hearing aid and the benefit payable under 31 this section, without financial or contractual penalty to the provider of the hearing aid.] ¹<u>A medical service corporation may limit the</u> 32 benefit provided in this section to ²[one] ³[\$2,500 per²] one³ 33 hearing aid for each hearing-impaired ear every ²[24] ³[60²] 24³ 34 months.¹ 35 <u>c.</u> ${}^{1}\mathbf{I}(1)\mathbf{I}^{1}$ <u>A medical service corporation contract shall provide</u> 36 37 coverage of the cost of treatment related to cochlear implants, including procedures for the implantation of cochlear devices and 38 costs for any parts, attachments, or accessories of the device ², 39 40 including replacement of obsolete external cochlear implant processors². 41 42 ¹[(2) If a contract does not have in its network a provider who 43 can provide any part, attachment, or accessory necessary to the 44 continued function of a preexisting cochlear implant, the contract 45 shall cover the part, attachment, or accessory when purchased from 46 and provided by an out-of-network provider, and shall only impose

1 cost sharing as if the out-of-network provider were part of the 2 provider network.]¹ 3 d. The benefits shall be provided to the same extent as for any 4 other condition under the contract. 5 This section shall apply to those medical service corporation e. 6 contracts in which the medical service corporation has reserved the 7 right to change the premium. 8 (cf: P.L.2008, c.126, s.3) 9 10 3. Section 4 of P.L.2008, c.126 (C.17:48E-35.31) is amended 11 to read as follows: A health service corporation contract that provides 12 4. <u>a.</u> 13 hospital and medical expense benefits and is delivered, issued, 14 executed or renewed in this State pursuant to P.L.1985, c.236 15 (C.17:48E-1 et al.), or approved for issuance or renewal in this State 16 by the Commissioner of Banking and Insurance, on or after the effective date of this act, shall provide coverage for medically 17 18 necessary expenses incurred in the purchase of a hearing aid or 19 <u>cochlear implant</u> for a covered person [15] ³[21 years of age or younger]³, as provided in this section. 20 b. A health service corporation contract shall provide coverage 21 22 that includes the purchase of a hearing aid for each ear, when 23 medically necessary and as prescribed or recommended by a licensed physician or audiologist. [A health service corporation 24 may limit the benefit provided in this section to \$1,000 per hearing 25 aid for each hearing-impaired ear every 24 months. A covered 26 person may choose a hearing aid that is priced higher than the 27 28 benefit payable under this section and may pay the difference 29 between the price of the hearing aid and the benefit payable under 30 this section, without financial or contractual penalty to the provider of the hearing aid.] ¹<u>A health service corporation may limit the</u> 31 benefit provided in this section to ²[one] ³[\$2,500 per²] one³ 32 hearing aid for each hearing-impaired ear every ²[24] ³[60²] 24³ 33 34 months.¹ [1] [1] A health service corporation contract shall provide35 c. coverage of the cost of treatment related to cochlear implants, 36 37 including procedures for the implantation of cochlear devices and costs for any parts, attachments, or accessories of the device ², 38 including replacement of obsolete external cochlear implant 39 40 processors². ¹[(2) If a contract does not have in its network a provider who 41 42 can provide any part, attachment, or accessory necessary to the 43 continued function of a preexisting cochlear implant, the contract 44 shall cover the part, attachment, or accessory when purchased from 45 and provided by an out-of-network provider, and shall only impose 46 cost sharing as if the out-of-network provider were part of the

47 <u>provider network.</u>]¹

1 d. The benefits shall be provided to the same extent as for any 2 other condition under the contract. 3 This section shall apply to those health service corporation e. 4 contracts in which the health service corporation has reserved the 5 right to change the premium. (cf: P.L.2008, c.126, s.4) 6 7 8 4. Section 5 of P.L.2008, c.126 (C.17B:26-2.1aa) is amended to 9 read as follows: 10 An individual health insurance policy that provides 5. <u>a.</u> hospital and medical expense benefits and is delivered, issued, 11 12 executed or renewed in this State pursuant to chapter 26 of Title 17B of the New Jersey Statutes, or approved for issuance or renewal 13 14 in this State by the Commissioner of Banking and Insurance, on or 15 after the effective date of this act, shall provide coverage for 16 medically necessary expenses incurred in the purchase of a hearing aid <u>or cochlear implant</u> for a covered person **[**15**]** ³**[**<u>21</u> years of age 17 or younger]³, as provided in this section. 18 19 b. A policy shall provide coverage that includes the purchase of a hearing aid for each ear, when medically necessary and as 20 21 prescribed or recommended by a licensed physician or audiologist. 22 [An insurer may limit the benefit provided in this section to \$1,000 23 per hearing aid for each hearing-impaired ear every 24 months. A 24 covered person may choose a hearing aid that is priced higher than 25 the benefit payable under this section and may pay the difference 26 between the price of the hearing aid and the benefit payable under 27 this section, without financial or contractual penalty to the provider 28 of the hearing aid.] ¹An insurer may limit the benefit provided in this section to ²[one] ³[\$2,500 per²] one³ hearing aid for each 29 hearing-impaired ear every ²[24] ³[60²] 24³ months.¹ 30 31 ¹[(1)]¹ <u>An individual health insurance policy shall provide</u> c. 32 coverage of the cost of treatment related to cochlear implants, 33 including procedures for the implantation of cochlear devices and 34 costs for any parts, attachments, or accessories of the device ², including replacement of obsolete external cochlear implant 35 processors². 36 37 ¹[(2) If a policy does not have in its network a provider who can 38 provide any part, attachment, or accessory necessary to the 39 continued function of a preexisting cochlear implant, the policy 40 shall cover the part, attachment, or accessory when purchased from 41 and provided by an out-of-network provider, and shall only impose 42 cost sharing as if the out-of-network provider were part of the provider network.]¹ 43 44 d. The benefits shall be provided to the same extent as for any 45 other condition under the policy. 46

This section shall apply to those policies in which the insurer e.

1 has reserved the right to change the premium.

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2 (cf: P.L.2008, c.126, s.5)
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5. Section 6 of P.L.2008, c.126 (C.17B:27-46.1gg) is amended to read as follows:

6 6. <u>a.</u> A group health insurance policy that provides hospital 7 and medical expense benefits and is delivered, issued, executed or renewed in this State pursuant to chapter 27 of Title 17B of the New 8 9 Jersey Statutes, or approved for issuance or renewal in this State by 10 the Commissioner of Banking and Insurance, on or after the 11 effective date of this act, shall provide coverage for medically 12 necessary expenses incurred in the purchase of a hearing aid or <u>cochlear implant</u> for a covered person [15] ³[21 years of age or 13 younger]³, as provided in this section. 14

15 b. A policy shall provide coverage that includes the purchase of 16 a hearing aid for each ear, when medically necessary and as 17 prescribed or recommended by a licensed physician or audiologist. 18 An insurer may limit the benefit provided in this section to \$1,000 19 per hearing aid for each hearing-impaired ear every 24 months. A 20 covered person may choose a hearing aid that is priced higher than 21 the benefit payable under this section and may pay the difference 22 between the price of the hearing aid and the benefit payable under 23 this section, without financial or contractual penalty to the provider 24 of the hearing aid.] ¹An insurer may limit the benefit provided in this section to ²[one] ³[\$2,500 per²] one³ hearing aid for each 25 hearing-impaired ear every ²[24] ³[60²] 24³ months.¹ 26

27 c. ${}^{1}[(1)]^{1}$ <u>A group health insurance policy shall provide</u> 28 <u>coverage of the cost of treatment related to cochlear implants</u>, 29 <u>including procedures for the implantation of cochlear devices and</u> 30 <u>costs for any parts, attachments, or accessories of the device</u> 2 , 31 <u>including replacement of obsolete external cochlear implant</u> 32 processors².

¹[(2) If a policy does not have in its network a provider who can provide any part, attachment, or accessory necessary to the continued function of a preexisting cochlear implant, the policy shall cover the part, attachment, or accessory when purchased from and provided by an out-of-network provider, and shall only impose cost sharing as if the out-of-network provider were part of the provider network.]¹

40 <u>d.</u> The benefits shall be provided to the same extent as for any
41 other condition under the policy.

42 <u>e.</u> This section shall apply to those policies in which the insurer
43 has reserved the right to change the premium.

44 (cf: P.L.2008, c.126, s.6)

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46 6. Section 7 of P.L.2008, c.126 (C.17B:27A-7.14) is amended
47 to read as follows:

1 7. <u>a.</u> An individual health benefits plan that provides hospital 2 and medical expense benefits and is delivered, issued, executed or 3 renewed in this State pursuant to P.L.1992, c.161 (C.17B:27A-2 et al.), on or after the effective date of this act, shall provide coverage 4 5 for medically necessary expenses incurred in the purchase of a hearing aid or cochlear implant for a covered person [15] ³[21 6 years of age or younger]³, as provided in this section. 7 8 b. A health benefits plan shall provide coverage that includes

9 the purchase of a hearing aid for each ear, when medically 10 necessary and as prescribed or recommended by a licensed physician or audiologist. A carrier may limit the benefit provided 11 12 in this section to \$1,000 per hearing aid for each hearing-impaired ear every 24 months. A covered person may choose a hearing aid 13 14 that is priced higher than the benefit payable under this section and 15 may pay the difference between the price of the hearing aid and the 16 benefit payable under this section, without financial or contractual penalty to the provider of the hearing aid.] ¹<u>A carrier may limit the</u> 17 benefit provided in this section to ²[one] ³[\$2,500 per²] one³ 18 hearing aid for each hearing-impaired ear every 2 [24] 3 [60²] 24³ 19 months.¹ 20

c. ¹[(1)]¹ An individual health benefits plan shall provide
 coverage of the cost of treatment related to cochlear implants,
 including procedures for the implantation of cochlear devices and
 costs for any parts, attachments, or accessories of the device ²,
 including replacement of obsolete external cochlear implant
 processors².

1 (2) If a plan does not have in its network a provider who can provide any part, attachment, or accessory necessary to the continued function of a preexisting cochlear implant, the plan shall cover the part, attachment, or accessory when purchased from and provided by an out-of-network provider, and shall only impose cost sharing as if the out-of-network provider were part of the provider network.]¹

34 <u>d.</u> The benefits shall be provided to the same extent as for any
35 other condition under the health benefits plan.

36 <u>e.</u> This section shall apply to those health benefits plans in
37 which the carrier has reserved the right to change the premium.

- 38 (cf: P.L.2008, c.126, s.7)
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40 7. Section 8 of P.L.2008, c.126 (C.17B:27A-19.18) is amended 41 to read as follows:

8. <u>a.</u> A small employer health benefits plan that provides
hospital and medical expense benefits and is delivered, issued,
executed or renewed in this State pursuant to P.L.1992, c.162
(C.17B:27A-17 et seq.), on or after the effective date of this act,
shall provide coverage for medically necessary expenses incurred in
the purchase of a hearing aid <u>or cochlear implant</u> for a covered

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person [15] ³[21 years of age or younger]³, as provided in this 2 section. b. A health benefits plan shall provide coverage that includes 3 4 the purchase of a hearing aid for each ear, when medically 5 necessary and as prescribed or recommended by a licensed physician or audiologist. [A carrier may limit the benefit provided 6 7 in this section to \$1,000 per hearing aid for each hearing-impaired 8 ear every 24 months. A covered person may choose a hearing aid 9 that is priced higher than the benefit payable under this section and 10 may pay the difference between the price of the hearing aid and the 11 benefit payable under this section, without financial or contractual penalty to the provider of the hearing aid.]¹<u>A carrier may limit the</u> 12 benefit provided in this section to ²[one] ³[\$2,500 per²] one³ 13 hearing aid for each hearing-impaired ear every ²[24] ³[60²] 24³ 14 15 months.¹ <u>c.</u> ¹[(1)]¹ <u>A small employer health benefits plan shall provide</u> 16 coverage of the cost of treatment related to cochlear implants, 17 18 including procedures for the implantation of cochlear devices and 19 costs for any parts, attachments, or accessories of the device ², including replacement of obsolete external cochlear implant 20 21 processors². ¹[(2) If a plan does not have in its network a provider who can 22 23 provide any part, attachment, or accessory necessary to the 24 continued function of a preexisting cochlear implant, the plan shall 25 cover the part, attachment, or accessory when purchased from and 26 provided by an out-of-network provider, and shall only impose cost 27 sharing as if the out-of-network provider were part of the provider network.]¹ 28 29 d. The benefits shall be provided to the same extent as for any 30 other condition under the health benefits plan. e. This section shall apply to those health benefits plans in 31 32 which the carrier has reserved the right to change the premium. 33 (cf: P.L.2008, c.126, s.8) 34 35 8. Section 9 of P.L.2008, c.126 (C.26:2J-4.32) is amended to 36 read as follows: 37 9. a. A health maintenance organization contract for health 38 care services that is delivered, issued, executed or renewed in this 39 State pursuant to P.L.1973, c.337 (C.26:2J-1 et seq.), or approved 40 for issuance or renewal in this State by the Commissioner of 41 Banking and Insurance, on or after the effective date of this act, 42 shall provide health care services for medically necessary expenses incurred in the purchase of a hearing aid or cochlear implant for an 43 enrollee [15] ³[21 years of age or younger]³, as provided in this 44 45 section. b. The health care services shall include the purchase of a 46 hearing aid for each ear, when medically necessary and as 47

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1 prescribed or recommended by a licensed physician or audiologist. 2 A health maintenance organization may limit the health care 3 services provided in this section to \$1,000 per hearing aid for each 4 hearing-impaired ear every 24 months. An enrollee may choose a 5 hearing aid that is priced higher than the health care services 6 payable under this section and may pay the difference between the 7 price of the hearing aid and the health care services payable under 8 this section, without financial or contractual penalty to the provider 9 of the hearing aid.] ¹<u>A health maintenance organization may limit</u> the health care services provided in this section to ²[one] ³[\$2,500] 10 per²] one³ hearing aid for each hearing-impaired ear every ²[24] 11 ³[<u>60</u>²] <u>24</u>³ months.¹ 12 13 c. ¹[(1)]¹ <u>A health maintenance organization contract shall</u> 14 provide coverage of the cost of treatment related to cochlear implants, including procedures for the implantation of cochlear 15 devices and costs for any parts, attachments, or accessories of the 16 device ², including replacement of obsolete external cochlear 17 implant processors². 18 19 ¹[(2) If a contract does not have in its network a provider who 20 can provide any part, attachment, or accessory necessary to the 21 continued function of a preexisting cochlear implant, the contract 22 shall cover the part, attachment, or accessory when purchased from 23 and provided by an out-of-network provider, and shall only impose 24 cost sharing as if the out-of-network provider were part of the 25 provider network.]¹ 26 d. The health care services shall be provided to the same extent 27 as for any other condition under the contract. 28 This section shall apply to those contracts for health care e. 29 services under which the right to change the schedule of charges for 30 enrollee coverage is reserved. 31 (cf: P.L.2008, c.126, s.9) 32 33 9. Section 10 of P.L.2008, c.126 (C.52:14-17.29n) is amended 34 to read as follows: 35 10. a. The State Health Benefits Commission shall, on or after 36 the effective date of this act, provide benefits for medically 37 necessary expenses incurred in the purchase of a hearing aid or 38 cochlear implant for a covered person [15] 21 years of age or 39 younger, as provided in this section. 40 b. The benefits shall include the purchase of a hearing aid for 41 each ear, when medically necessary and as prescribed or recommended by a licensed physician or audiologist. 42 The 43 commission may limit the benefit provided in this section to \$1,000 44 per hearing aid for each hearing-impaired ear every 24 months. A 45 covered person may choose a hearing aid that is priced higher than 46 the benefit payable under this section and may pay the difference 47 between the price of the hearing aid and the benefit payable under

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1 this section, without financial or contractual penalty to the provider of the hearing aid.] ¹The commission may limit the benefit 2 provided in this section to ² one <u>\$2,500 per</u>² hearing aid for each 3 hearing-impaired ear every ²[24] <u>60</u>² months.¹ 4 5 ¹[(1)]¹ The benefits shall provide coverage of the cost of c. treatment related to cochlear implants, including procedures for the 6 7 implantation of cochlear devices and costs for any parts, attachments, or accessories of the device ², including replacement of 8 obsolete external cochlear implant processors². 9 ¹[(2) If a contract does not have in its network a provider who 10 can provide any part, attachment, or accessory necessary to the 11 12 continued function of a preexisting cochlear implant, the contract 13 shall cover the part, attachment, or accessory when purchased from 14 and provided by an out-of-network provider, and shall only impose 15 cost sharing as if the out-of-network provider were part of the provider network.]¹ 16 (cf: P.L.2008, c.126, s.10) 17 18 10. Section 11 of P.L.2008, c.126 (C.30:4J-12.2) is amended to read as follows: 11. a. The Commissioner of Human Services shall ensure that every contract for health care services under the NJ FamilyCare Program established pursuant to sections 3 through 5 of P.L.2005, c.156 (C.30:4J-10 through C.30:4J-12), entered into on or after the effective date of this act, provides benefits for medically necessary

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21 22 23 24 25 26 expenses incurred in the purchase of a hearing aid or cochlear implant for a covered person [15] ³[21 years of age or younger]³, 27 28 as provided in this section.

29 b. The benefits shall include the purchase of a hearing aid for 30 each ear, when medically necessary and as prescribed or 31 recommended by a licensed physician or audiologist. The 32 commissioner may limit the benefit provided in this section to 33 \$1,000 per hearing aid for each hearing-impaired ear every 24 34 months in any of the NJ FamilyCare Program plans, and may 35 provide, when applicable, that a covered person may choose a 36 hearing aid that is priced higher than the benefit payable under this 37 section and may pay the difference between the price of the hearing 38 aid and the benefit payable under this section, without financial or contractual penalty to the provider of the hearing aid.] ¹The 39 40 commissioner may limit the benefit provided in this section to ²[one] ³[\$2,500 per²] one³ hearing aid for each hearing-impaired 41 ear every ²[24] ³[60²] 24³ months.¹ 42

¹[(1)]¹ The benefits shall provide coverage of the cost of 43 c. treatment related to cochlear implants, including procedures for the 44 implantation of cochlear devices and costs for any parts, 45

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attachments, or accessories of the device ², including replacement 1 2 of obsolete external cochlear implant processors². 3 ¹[(2) If a contract does not have in its network a provider who 4 can provide any part, attachment, or accessory necessary to the 5 continued function of a preexisting cochlear implant, the contract shall cover the part, attachment, or accessory when purchased from 6 7 and provided by an out-of-network provider, and shall only impose 8 cost sharing as if the out-of-network provider were part of the 9 provider network.]¹ (cf: P.L.2008, c.126, s.11) 10 11 11. (New section) a. The School Employees' Health Benefits 12 Commission shall ensure that every contract purchased by the 13 14 commission on or after the effective date of this act provides 15 benefits for medically necessary expenses incurred in the purchase 16 of a hearing aid or cochlear implant for a covered person as provided in this section. 17 18 b. The benefits shall include the purchase of a hearing aid for 19 each ear, when medically necessary and as prescribed or 20 recommended by a licensed physician or audiologist. ¹The commission may limit the benefit provided in this section to ²[one] 21 \$2,500 per² hearing aid for each hearing-impaired ear every ²[24] 22 60^2 months.¹ 23 24 $[1]^1$ The benefits shall provide coverage of the cost of c. 25 treatment related to cochlear implants, including procedures for the implantation of cochlear devices and costs for any parts, 26 attachments, or accessories of the device 2 , including replacement of 27 obsolete external cochlear implant processors². 28 29 1 [(2) If a contract does not have in its network a provider who 30 can provide any part, attachment, or accessory necessary to the 31 continued function of a preexisting cochlear implant, the contract 32 shall cover the part, attachment, or accessory when purchased from 33 and provided by an out-of-network provider, and shall only impose 34 cost sharing as if the out-of-network provider were part of the 35 provider network.]¹ 36 37 12. This act shall take effect on the 90th day next after the date

38 of enactment.