



## State of New Jersey

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### BULLETIN NO. 24-16

**TO: ALL HOSPITAL, MEDICAL AND HEALTH SERVICE CORPORATIONS, INSURANCE COMPANIES AND HEALTH MAINTENANCE ORGANIZATIONS AUTHORIZED TO ISSUE HEALTH BENEFITS PLANS IN NEW JERSEY**

**FROM: JUSTIN ZIMMERMAN, COMMISSIONER**

**RE: COVERAGE FOR HEARING AIDS AND COCHLEAR IMPLANTS (P.L. 2023, c. 275) AND MAXIMUM COST SHARING FOR TREATMENT OF DIABETES, EPINEPHRINE AUTO-INJECTOR DEVICES, AND ASTHMA INHALERS (P.L. 2023, c. 105)**

The purpose of this Bulletin is to provide guidance to hospital, medical and health service corporations, insurance companies and health maintenance organizations authorized to issue health benefits plans in New Jersey (“carriers”) concerning two recently enacted statutes, P.L. 2023, c. 275 (“Chapter 275”), concerning the coverage of hearing aids and cochlear implants, and P.L. 2023, c. 105 (“Chapter 105”), concerning cost sharing for the treatment of diabetes, epinephrine auto-injector devices, and prescription asthma inhalers.

#### **Coverage for Hearing Aids and Cochlear Implants**

Chapter 275, approved January 16, 2024 and effective for plans, policies, or contracts delivered, issued, executed or renewed on or after April 15, 2024, requires carriers to provide benefits for medically necessary expenses incurred in the purchase of a hearing aid or cochlear implant.

Chapter 275 amends P.L. 2008, c. 126 (“Grace’s Law”), New Jersey’s first law requiring limited insurance coverage for children’s hearing aids. Chapter 275 removes the 15-year age limit on hearing aids and the \$1,000 limit on coverage per hearing impaired ear imposed by Grace’s Law, to expand coverage to any covered person with benefits limited to one hearing aid for each hearing-impaired ear every 24 months.

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Chapter 275 also provides coverage for the cost of treatment related to cochlear implants, including coverage for procedures for the implantation of cochlear devices and costs for any parts, attachments, or accessories of the device, as well as replacement of obsolete external cochlear implant processors.

The Department advises that consistent with Bulletin No. [09-17](#), the cost sharing applicable to primary care provider visits shall apply to hearing aids. Hearing aids, including cochlear implants, shall not be treated as durable medical equipment for purposes of determining the appropriate cost sharing.

### **Maximum Cost Sharing for the Treatment of Diabetes, Epinephrine Auto-Injector Devices, and Prescription Asthma Inhalers**

Chapter 105, approved July 10, 2023 and effective January 1, 2025, requires carriers to provide the following:

- Coverage for the purchase of a short-acting, intermediate-acting, rapid-acting, long-acting, and pre-mixed insulin product recommended or prescribed by a participating physician or participating nurse practitioner/clinical nurse specialist. Coverage shall not be subject to any deductible, and no copayment or coinsurance for the purchase of insulin shall exceed \$35 per 30-day supply. The limits on copayments or coinsurance extend to any insulin product prescribed to a patient as part of a 30-day supply, regardless of the number of prescriptions issued to the patient as part of a 30-day supply or the amount or type of insulin needed to fill each such prescription. For example, if a covered person is prescribed both a short-acting insulin product and a long-acting insulin product, both prescriptions would be subject to Chapter 105's cost sharing limitations and the copayment or coinsurance cannot exceed \$35 per prescription for a 30-day supply.
- Coverage for at least one epinephrine auto-injector device, if recommended or prescribed by a participating physician or participating nurse practitioner/clinical nurse specialist. Coverage for the purchase of an epinephrine auto-injector device shall not be subject to any deductible, and no copayment or coinsurance for the purchase of an epinephrine auto-injector device shall exceed \$25 per 30-day supply.
- Coverage for expenses incurred for a prescription asthma inhaler, if prescribed by a participating physician or participating nurse practitioner/clinical nurse specialist. Coverage for the purchase of a covered prescription asthma inhaler shall not be subject to any deductible, and no copayment or coinsurance for the purchase of a covered prescription asthma inhaler shall exceed \$50 per 30-day supply, regardless of the type of prescription asthma inhaler prescribed.

Chapter 105 also requires coverage for equipment and supplies for the treatment of diabetes, including blood glucose monitors and blood glucose monitors for the legally blind; test strips for glucose monitors and visual reading and urine testing strips; insulin; injection aids; cartridges for the legally blind; syringes; insulin pumps and appurtenances thereto; insulin infusion devices; and oral agents for controlling blood sugar. Coverage shall also include diabetes self-management education, including:

- Health care services provided for self-management education and education relating to diet shall be limited to visits medically necessary upon the diagnosis of diabetes; upon diagnosis by a participating physician or participating nurse practitioner/clinical nurse specialist of a significant change in the enrollee's or other covered person's symptoms or conditions which necessitate changes in that person's self-management; and upon determination of a participating physician or participating nurse practitioner/clinical nurse specialist that reeducation or refresher education is necessary.
- Diabetes self-management education shall be provided by a participating dietitian registered by a nationally recognized professional association of dietitians or a health care professional recognized as a Certified Diabetes Educator by the American Association of Diabetes Educators or, pursuant to N.J.S.A. 26:2J-4.7, a registered pharmacist in the State qualified with regard to management education for diabetes by any institution recognized by the Board of Pharmacy of the State of New Jersey.

Questions regarding the content of this Bulletin should be directed to the Department's Office of Life and Health at [lifhealth@dohi.nj.gov](mailto:lifhealth@dohi.nj.gov).

November 22, 2024

Date



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Justin Zimmerman  
Commissioner

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