A Parent's Guide to the 'Let California Kids Hear Act'

Understanding Senate Bill 331 & Your Child's Hearing Care

Great news for California families! On September 30, 2026, Governor Gavin Newsom signed **Senate Bill 331** (the *Let California Kids Hear Act*) into law. This landmark legislation helps eliminate large out-of-pocket hurdles by requiring many private insurance plans to cover medically necessary hearing aids and related services for children and young adults.

Quick Facts for Parents

Who is covered?	Children and young adults **under 21 years old**.
When does it start?	Plans must follow this starting **January 1, 2028** (when renewed).
How much is covered?	Insurance must cover up to **$3,000 per individual hearing aid device**.

What Services Are Included?

The law ensures comprehensive care, covering more than just the device itself:

- **The Hearing Aid:** Medically necessary devices up to the $3,000 cap per ear.
- **Initial Care:** Visual assessments, screenings, and brand-new earmolds.
- **Ongoing Maintenance:** Regular adjustments, technical maintenance, and repairs.
- **Replacements:** Covered when the current device breaks down or no longer meets your child's physical or developmental growth needs.
- **Specialized Care:** Auditory training, plus access to a **pediatric audiologist** for children under 5.

Does My Insurance Cover This?

Because insurance laws are complicated, SB 331 applies differently depending on your plan type:

✓ YES, Covered	× NO, Exempt (Not Covered)
Large-Group Private Insurance Market: Most major commercial or employer-sponsored plans provided by mid-to-large companies regulated by the DMHC or CDI.	**Self-Insured / ERISA Plans:** Large corporate plans where the employer funds the healthcare directly. **Small-Business & Individual Plans:** Plans purchased independently or through small businesses.

Next Steps for Families

- **Check Your Plan Type:** Contact your employer's HR department or insurance coordinator to verify if your policy is a 'Large-Group' plan regulated by California.

- **Track the Timeline:** The law goes live on **January 1, 2028**. Keep in mind it will apply to your specific plan the first time it renews on or after that date.
- **Consult Your Audiologist:** Ask your child's care team about pacing upcoming upgrades or replacements around this implementation timeline.

This is for informational purposes only. For medical advice or diagnosis, consult a professional. AI responses may include mistakes.