

HB 243 – Proponent Testimony by Carlin N. Culbertson
House Health Committee
October 8, 2019

Chairman Merrin, Vice-Chairman Manning, Ranking Member Boyd and members of the House Health Committee: Thank you for the opportunity to submit written testimony in support of HB 243. My name is Carlin N. Culbertson and I support HB 243 because being able to obtain hearing aids and replace them as the technology in them evolves is critical to the long-term development of the children that need them to hear and communicate. My wife and I have gone through the experience of not only finding out our child needs hearing aids, but then finding out my insurance plan didn't cover any of the cost of those hearing aids.

Some background. My son's speech was slow to develop, so we sought assistance from Help Me Grow. After working with him, they suggested he may have a hearing loss, so we got his hearing tested and found out he had a moderate loss in both ears. This was even after he passed his newborn hearing screening. So we lost 18 months of speech development, but because we were able to act quickly after his diagnosis and get him hearing aids at around 22 months, his speech is progressing. He recently turned 4 and is making strides working with speech therapists at preschool, but he still isn't where a typical 4 year old would be with their speech. We know he'll get there, but he'll have to work at it. However, without the hearing aids, it would be a much different story. In fact, even with them and the progress he's made, it's tough for him to play with other kids his age because they can't understand him right now. It's harder for him to communicate with us and everyone else he meets too, because of the lost time and the fact even with hearing aids he has to work harder to hear than you or I. Everyone he works with marvels at his progress, and mentions how critical these early years are to developing speech. But even though he's doing great, he still needs to work hard to get there, and the hearing aids are a huge part of that. We're lucky that it was identified relatively early so he could start learning to hear, and in turn learning to speak and get to where he is now and will be in the future. We're also lucky that we could pay for the costs of all the hearing tests, find a way to afford the hearing aids, and everything else that needs done and will continue to need done in the future. I mention the additional costs because with a diagnosis, the only cost isn't just the hearing aids, but all the testing, ear molds, etc. that comes with it. And those costs continue on every few months as tests need done again to monitor the loss, adjust the hearing aids, and replace the ear molds as the kid grows.

Finding out our kids will have this challenge to deal with the rest of their lives was tough. Then it was an extra punch in the gut when I checked my insurance plan and found out it doesn't cover hearing aids and related costs. Not only were we worried about our kid's future, trying to figure out what was going on, what does the future look like, but now we were also trying to figure out how we were going to be able to afford to get him what he needed. And obviously there's no question we were going to do everything we could to get him hearing aids, and we were fortunate enough to be able to come up with the \$3,000 needed through a nonprofit program that provides the first set of hearing aids to a child under the age of 3. And the only reason we found out about that program is because the audiologist we were working with at Metrohealth had known about it when she worked at another hospital. Metrohealth didn't know it existed until this audiologist started working there. Without that program, we would have found a way to get him what he needed, but it would have been difficult. And if we weren't fortunate to have the means to be able to afford these costs, I can't imagine how we'd come up with \$3,000 on short notice,

and then I can't imagine having to decide between hearing aids and possibly paying rent and feeding my family. The ramifications of not getting him hearing aids as early as possible are significant, and I can't imagine having to tell him later in life I'm sorry we just couldn't afford it.

My son's first set of hearing aids cost \$3,000 for the pair. You can buy more expensive ones but those were the recommended ones for a young child with hearing loss to give him the best chance to develop speech and communication. Our daughter may also need them at some point (she has a less severe hearing loss and the only reason we know that is she was tested when he was diagnosed – there was no delay in her speech), meaning we'll have to come up with an additional \$3,000. That will be an ongoing cost for us and then them as they become adults. We're told we should update them because of newer technology and general wear and tear every 3 to 5 years. Knowing that, we set aside money for them because we're able to. However, I pay over \$450 a month for a high deductible health insurance plan, meaning even after those premiums I pay the first \$6,000 of costs for my family before insurance covers anything. The hearing aids don't count against that deductible, so in years where I buy hearing aids I will pay over \$5,000 in insurance premiums PLUS another \$9,000 (possibly \$12,000 if my daughter needs hearing aids at some point also) in costs if we max out our deductible (which happens every year with the various testing and other regular medical expenses). We actually asked if we could reduce the amount of testing because it was getting tough to pay for the tests (each test is about \$500 and our audiologist recommended testing both kids each quarter so if there is a change it can be caught quickly because early intervention is so critical). We've had to stretch those tests to every 6 months for my daughter and we stay with every quarter for my son so he can get the hearing aids adjusted, get new ear molds if needed, etc.

HB 243 will go a long way to help people focus on their children and getting them the help they need as quickly as possible. It will help families get their children replacement hearing aids on the prescribed schedule so they have the best chance of being successful in the future.

Thank you for considering my testimony. Please let me know if my wife or I could be of any further assistance or if you would like us to provide additional details as you consider your position on this bill. Your time and consideration of HB 243 is appreciated and provides me with hope that Ohio will do the right thing and help children with hearing loss get hearing aids so they've got a chance in school and later in life.

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