

Sponsor Testimony: SB 98
Senator Edna Brown
Senate Insurance Committee
Tuesday, March 24, 2015

Thank you, Chairman Hottinger, Vice Chair Bacon, and fellow Members of the Insurance Committee, for the opportunity to present sponsor testimony on Senate Bill 98. This bill requires insurance providers in Ohio to offer coverage for hearing aids as a rider to basic health coverage.

Currently, many insurance providers consider hearing aids elective forms of treatment and do not cover them. This presents serious issues for families in Ohio due to the out of pocket costs for hearing aids, which can easily reach into the thousands of dollars.

For many families, these costs represent a significant portion of their household income or are simply outside of their financial means altogether. Without the ability to receive proper treatment, children and adults suffering from hearing loss can experience a severe disruption in daily activities most people would take for granted. The inability to hear a teacher during class, to have a conversation with a friend or co-worker, to place a phone call, or to listen to the nightly news can have significant long term negative impacts on individuals.

According to the Ohio Department of Health, as many as 3 out of every 1000 children born in Ohio suffer from hearing loss. These children will experience substantial setbacks in their ability to learn and develop if they do not receive treatment as soon as possible. Studies show that the most critical period for stimulating hearing centers in the brain is within the first few months of life.

Once again, due to the financial burden, many Ohio families are unable to provide the proper treatment these children require. I believe this is a serious problem which this bill will help address.

Untreated hearing loss in children presents a financial burden for the state as well. Without proper intervention, hearing loss can cost the education system \$11,006 per child affected according to a 2003 study by the American Institutes for Research in the Behavioral Sciences. Their report found that special education programs for children with hearing loss cost the United States \$652 million between 1999 and 2000.

According to the American Speech-Language-Hearing Association, 17%-20% of adults suffer from some form of hearing loss. 75% of those affected are over the age of 60, showing that age is a significant risk factor.

Hearing difficulty in adults can lead to decreased socialization, withdrawal, depression, and reduced cognitive functions. Recent studies have found a possible link between hearing loss and

increased instances of dementia. For working age adults, hearing loss can represent a barrier from obtaining or keeping employment.

Unfortunately, of adults with hearing loss, only about 20% seek treatment. On average, adults wait years to contact a specialist. Too often, this is simply because they do not have the means to purchase hearing aid devices.

Given the prevalence of hearing loss, the inability of many families to receive proper treatment, and the negative impacts of untreated hearing loss in children and adults, I believe it is time for Ohio to join the 20 states that provide coverage for hearing aid devices through standard insurance plans.

I have attached a list of these states to my written testimony.

Chairman Hottinger and Members of the Committee, thank you again for allowing me to present Sponsor Testimony on Senate Bill 98. I will be happy to answer any questions.