



STATE SENATOR
EDNA BROWN

11TH DISTRICT

Sponsor Testimony
State Senator Edna Brown
Senate Insurance and Financial Institutions Committee
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Thank you, Chairman Hottinger, Vice Chair Hackett, and fellow members of the Senate Insurance and Financial Institutions Committee, for the opportunity to present sponsor testimony on Senate Bill 93. 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, to listen to a senate committee meeting.

According to the Ohio Department of Health, as many as six out of every 1000 infants *born* in Ohio suffer from congenital hearing loss. And the prevalence of hearing loss only increases for school-aged children. The American Speech-Language-Hearing Association estimates that 83 children out of 1000 have hearing loss that is educationally significant.

These children will experience substantial setbacks in their ability to learn and develop if they do not receive immediate treatment. Studies show that early diagnosis and treatment are crucial to the development of speech, language, cognitive, and psychosocial abilities in children.

Ohio legislation already requires all babies to receive a hearing screening to find hearing loss risk or risk for hearing loss. It makes sense to provide insurance coverage for those children. But because of the financial burden, many Ohio families are unable to provide the proper treatment children with hearing loss require. I believe this is a serious problem which this bill will help address.

Untreated hearing loss in children presents a financial burden for our state as well. Without proper intervention, hearing loss costs the education system \$11,000 per child who is affected according to a 2003 study by the American Institutes for Research in the Behavioral Sciences. This report found that special education programs for children with hearing loss cost the United States \$652 million between 1999 and 2000. And according to a 2007 article in *Volta Voices*, the lifetime educational cost of hearing loss is over \$115,000 per child. Early treatment has proven to be very effective, and increasing access to hearing aids will cut down these costs.

Hearing difficulty in adults can lead to decreased socialization, withdrawal, depression, and reduced cognitive functions for all ages. The American Speech-Language-Hearing Association finds that 17 to 20 percent of adults suffer from some form of hearing loss. And 75 percent of those affected are over the age of 60, showing that age is a significant risk factor. For working-age adults, hearing loss can represent a barrier from obtaining or keeping employment.

Unfortunately, only about 20 percent of adults with hearing loss 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.

Sixteen states require hearing aid insurance coverage for children. And four additional states require coverage for both adults and children. Coverage requirements vary by state depending on age, dollar amount of coverage, benefit period, and provider qualifications. I have included a detailed listing of the above states with my testimony.

The prevalence of hearing loss, the inability of many families to afford proper treatment, and the negative impacts of untreated hearing loss in both children and adults, illustrate that it is time for Ohio to provide insurance coverage for hearing-aid devices through standard insurance plans.

Chairman Hottinger and members of the committee, thank you again for allowing me to present sponsor testimony on Senate Bill 93. I will be happy to answer any questions.