

OSHGAC

**House Health Committee
House Bill 198
Written Proponent Testimony
December 13, 2022**

Chairman Lipps, Vice Chair Holmes, Ranking Member Liston and members of the House Health Committee, thank you for the opportunity to provide our support for House Bill 198, which would require private insurance coverage of hearing aids in children. My name is Jane Mariani-Walker and I am the Chair of the Ohio Speech and Hearing Governmental Affairs Coalition (OSHGAC) representing more than 2,500 speech-language pathologists and audiologists across the state of Ohio.

As you have heard from previous hearings on this bill, approximately three newborns per 1,000 are deaf or hard-of-hearing. This number can grow as children acquire permanent hearing loss by school age. Without early identification and treatment, there can be serious negative consequences for these children. Reading and writing skills are essential to academic achievement and lifelong success, yet children with hearing impairments often struggle to develop these skills because they fail to receive adequate treatment. Early intervention by audiologists and speech-language pathologists is critical to improve outcomes for these children and can lead to academic achievement on par with students who do not have hearing loss. Ohio seems to recognize the importance of detecting hearing loss as early as possible through the requirement of newborn hearing screenings. Unfortunately, while this allows us to identify hearing loss in infants, Ohio's policy fails to provide for the necessary treatment for the hearing disorders once they are identified.

Far too many families discover that their private insurance coverage considers hearing aids as elective or cosmetic devices and consequently refuse to cover them. This forces many families to cover the cost of hearing aids out-of-pocket and, in some cases, can lead to families being unable to provide the necessary treatment for their children. This jeopardizes students' education and can have lifelong impacts on their employment and earning potential.

The cost of hearing loss on society can be staggering in terms of direct medical expenses, special education services, and overall lost productivity. The annual education expenditure for a student with hearing loss can be over twice that of a student without a disability. Studies suggest that children who do not receive early intervention for hearing loss can cost our educational system over \$400,000, and the overall financial impact throughout an individual's lifespan can be far greater. Fortunately, with appropriate early intervention, many children can overcome their hearing impairment and these societal costs can be avoided.

To date, more than two dozen other states require insurance coverage of hearing aids in children. In those states, the impact on annual health insurance premiums has been minimal (less than \$0.50), thus making hearing aids a relatively inexpensive intervention option considering the benefits and cost savings gained throughout an individual's life. The Legislative Service Commission's fiscal note says that HB 198's required hearing aids coverage is fairly similar to the required coverage in Massachusetts, North Carolina, and Georgia. Actuarial assessments in those states generally found that insurance premiums would increase by less than 0.01% due to their respective requirements.

As lawmakers debate House Bill 198, it is important to ask, does the potential increase in premiums outweigh the economic benefits that are associated with allowing those with hearing loss to function to their full potential through early intervention and access to hearing aids? Our answer is that no child should be denied the opportunity to hear because the cost of treatment is too great or because the technology is uncovered by an insurance plan. House Bill 198 will help change the lives of young Ohioans suffering from hearing loss by allowing them to perform at their full potential. For these reasons, we urge your support of the legislation.

Sincerely,

Jane Mariani-Walker
Chair, Ohio Speech and Hearing Governmental Affairs Coalition