

**House Insurance Committee
House Bill 152
Proponent Testimony
May 10, 2023**

Chairman Lampton, Vice Chair Barhorst, Ranking Member Miranda, and members of the House Insurance Committee, thank you for the opportunity to submit comments on House Bill 152. Additionally, thank you to Representative Weinstein and Representative Young for introducing this very important legislation that would help many families across our state. My name is Maggie Kettler and I am writing to ask the committee to support HB 152, which would require commercial insurance plans to cover the cost of hearing aids up to \$2500 per ear every four years for children up to age 21, and favorably report this bill.

I am the Sr. Clinical Director of Audiology at Cincinnati Children's Hospital. I have been a pediatric audiologist for 19 years. During that time, I have seen many families struggle to provide hearing aids for their children. For children with hearing loss, access to appropriate and timely hearing aids is critical for long term educational and language outcomes. Parents are often shocked when they learn that hearing aids are not covered by insurance. Our organization has worked hard to help with financial resources but the gap in insurance coverage for families is unacceptable. Hearing aids are covered on state funded plans so the lack of coverage from private insurance impacts our many of our middle class and working families who are facing the many expenses of having a child or children with special needs.

Approximately three in 1,000 babies are born with permanent hearing loss, making hearing loss one of the most common birth defects in America. Many families whose children are identified with a hearing loss at their infant hearing screening cannot afford the price of hearing aids for their child; the Better Hearing Institute sets this number at one out of five parents (22%). For children, hearing is the key to learning spoken language, performing academically, and engaging socially. Research shows the annual average education expenditure per student for a child with hearing loss is more than twice that for a child without a disability and the estimated lifetime economic cost of hearing loss in children is more than \$400,000 per child. These costs can be avoided if a child is identified early and given appropriate educational, medical, and audiological services.

More than two dozen states have passed legislation requiring insurance coverage for hearing aids for children. Data from those states shows that the increase in the premium per member per health plan has been minimal to help cover these life-changing devices and services (the increase ranges from five to 39-cents per member per health plan).

Again, I encourage you to support HB 152. Thank you for taking the time to consider my position on this important legislation.

Sincerely,



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