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Proponent Testimony, Ohio House Bill 152 (HB 152)
Ohio House Insurance Committee
May 10, 2023

Dear Chairman Lampton, Vice-Chair Barhorst, Ranking Member Miranda and Members of the House Insurance Committee:

I am writing today on behalf of clinicians, staff, patients, and families who are part of the Akron Children's Hospital family to express our support for House Bill 152, sponsored by State Representatives Casey Weinstein and Bob Young. This legislation would require health benefit plans to provide coverage for the cost of one hearing aid (including attachments, accessories, and parts other than batteries and cords) per hearing-impaired ear up to \$2,500 every 48 months for a covered person 21 years old or younger.

Currently, many commercial plans consider hearing aids "cosmetic" and therefore do not cover them or related services. I am a pediatric audiologist in support of HB 152 because I see the need for this on a regular basis at our pediatric hospital, as most private insurances do not cover hearing aids.

Untreated hearing loss can cause delayed speech and language acquisition (a child cannot learn to say what they can't hear) and immature social development (missing social cues; isolation). Long-term, untreated hearing loss can result in increased costs for special education in schools, and children may have to repeat grades if they are unable to keep up with their peers. As kids transition into adulthood, they are more likely to have difficulty finding a job when they cannot hear correctly.

My coworkers and I work with many pediatric patients who do not have any coverage for hearing aids. Some of them have been given discarded hearing aids from family members; these aids are usually for adults, and often cannot be personalized for a child's needs. Some families just do not check in at appropriate intervals for hearing tests and hearing aid maintenance because it is not covered by their insurance and they cannot afford the out-of-pocket cost, especially those on high-deductible plans. We know there are patients who do not have any coverage, and therefore do not follow up with us at all. The income of some families is too high to qualify for Medicaid or other funding programs (such as the Ohio Hearing Aid Assistance Program), yet due to the high cost of living they do not have thousands of dollars available to pay for hearing aids.

One of my teenage patients has been trying to find funding for aids on his own (including on GoFundMe), because his parents' insurance doesn't cover aids. This should not be something a 15-year-old has to worry about. When a family has insurance that *does* cover aids, we tell them to keep it as long as they can, as it truly is rare for a private insurance to have this benefit.

Another patient who received her first set of hearing aids as a baby through Cincinnati Children's Hearing Aid Trust (CCHAT) is now 6 years old, and her hearing aids are now out of warranty. One hearing aid is glued together, thanks to her dad trying to fix it at home to avoid extra appointment costs/repair costs. The family is currently struggling to figure out how to get her new hearing aids, as they cannot afford to pay for them out of pocket, their private insurance does not have any hearing aid coverage options and they don't qualify for any assistance funding. She has a significant hearing loss in both ears and relies heavily on her hearing aids. Her family has even asked about over-the-counter hearing aids -- which aren't appropriate for pediatric patients.

With early access to hearing aids, kids will perform better in school, they will be safer, and they will face fewer problems (socially and academically) as they get older.

Thank you for the opportunity to share my perspective on this important and impactful legislation. I am asking you to support OH HB 152. Please feel free to reach out with any questions or concerns.