

**House Insurance Committee**  
**House Bill 152**  
**Proponent Testimony**  
**June 7, 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 Chloe Vaughan 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 have been working as a pediatric audiologist for the past three years at Nationwide Children's Hospital. I completed my doctoral audiology program at Vanderbilt University in Nashville, Tennessee. Tennessee is a state that has mandated insurance benefits for pediatric hearing aid coverage, and prior to returning to Ohio, I did not even know that there were states that would not mandate insurance coverage for hearing aids for children. Hearing aids are tools that allow children access to the world around them and allow them to learn to speak, listen, and communicate, not to mention allowing them to learn at school, grow and develop, listen to music, eventually participate in their communities.

I currently see children and families every single day that are struggling with the emotions of having a child diagnosed with a hearing loss, which is then compounded by the financial worry of not being able to help their children hear and communicate when they aren't able to afford the cost of devices. I spend time every day with families helping them figure out applications to financial assistance program and talking them through how their children will afford hearing aids if their family changes insurance plans in the future, time we should be focusing on talking about their child's hearing healthcare. Hearing aids are life changing devices and they should be covered by all commercial insurance plans in Ohio.

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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