

Hello Chairman Hackett and members of the Insurance Committee

What an opportunity is before us today! An opportunity to make a difference for children like me who have hearing loss.

My name is Natalie Osborne and I am 13 years old and a 7th grader at Carlisle Junior High. I am here today to support House Bill 152 because I have mild to moderate bilateral hearing loss. My aids are a part of who I am – in fact they are necessary for my everyday life...from school to church to sports to family time, I depend on my hearing aids. Because I need my aids “all waking hours,” wearing them is not optional. When I was young I needed them for my speech development and now I need them education, for safety, for so many of my daily activities.

With my hearing aids everything sounds much more alive, like a difference between a faded color photography and a brand new print. Life is more exciting! I can hear soft sounds like birds chirping. And I don't misunderstand people as much and don't have to ask people to repeat themselves nearly as often as I do without my aids. I feel more secure and confident with my hearing aids than without.

I try to understand why my aids are not insured? Why are they not valued or seen as a necessity by some? My parents and I are dependent on payment plans to cover my aids. My current set of aids cost \$6,000. So between the cost of my aids and the medical appointments we always are playing catch-up on these huge bills. Can you imagine if we did not have to include the cost of hearing aids? If aids were recognized as a necessity by insurance? This would make a huge difference for families like mine.

By supporting House Bill 152 you are investing in me and in children like me. You will make it possible for us to have quality Hearing Aids and related services that we require. You can say “yes” to helping us with our development of full, rich, verbal language. We must be able to

tune into the speech and sounds around us. Studies show the use of my hearing aids keeps my mind healthy and results in better self-esteem. And today helping children have high self-esteem and confidence is important. Numerous studies shown how my hearing aids help with improved attention, understanding directions, classroom participation and school behavior. With proper and early intervention, children with hearing loss can grow up to be as successful and happy as they would have been without hearing loss.

You already know that hearing aids can improve hearing, learning and communication. But did you know they can also *enhance safety*? My safety by increasing awareness. Hearing is an important sense for environmental awareness and preventing accidents. Hearing aids will help me detect hazards in my surroundings, such as automobiles, sirens, and dangerous situations. Hearing can also help me recognize where a potential danger may be coming from. Safety during daily activities is important for me. Just simply riding my bike I depend on my aids for safety.

Safety at home is important. A knock at the door, beeping from the oven— are quiet, and may go unnoticed to a child with hearing loss who is unaided. Watching television or listening to the radio at an increased volume further increases the chance that a person with hearing loss may miss an important, yet quiet sound, such as someone at my door. Feeling secure and having peace of mind at home requires being able to hear the sounds around you, and distinguish between normal sounds and sounds of alarm. This is yet another example of how hearing aids can make a difference.

By passing House Bill 152, you are investing in me and other children who have hearing loss. You are making a way for me to be properly aided to be mainstreamed in school. You are providing a safer environment for me to live in.

Chairman Hackett and all members of the Insurance Committee: Thank you for the opportunity to share my support of House Bill 152. I truly hope you will consider passing this Bill and investing in me and other children.