

**Senate Insurance Committee  
House Bill 152  
Proponent Testimony  
November 20, 2024**

Chairman Hackett, Vice Chair Lang, Ranking Member Craig, and members of the Senate Insurance Committee, thank you for the opportunity to submit comments on House Bill 152. Additionally, thank you to Representative Weinstein for introducing this very important legislation that would help many families across our state. My name is Valerie Pavlovich Ruff, 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 a Doctor of Audiology and have been in practice at Cleveland Clinic for 25 years. I care about this legislation deeply as I care for a lot of school-aged children that are hearing impaired. Hearing is a vital function for brain health and overall, well-being. Children with hearing impairment are completely lost in a classroom without proper amplification. It becomes a larger burden on families when they have multiple children to raise. I urge you to consider passing Madeline's Law so that all children, birth to 21 years of age, can get hearing aids and any needed assistive technology paid for by insurance.*

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,

  
Valerie Pavlovich Ruff, AuD, CCC-A

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