



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

Chairman Hackett, Vice Chair Lang, Ranking Member Craig, and members of the Senate Insurance Committee, thank you for the opportunity to provide our support for House Bill 152, which would require private insurance coverage of hearing aids in children. My name is Dr. Gina Hounam and I am here on behalf of the Ohio Speech and Hearing Governmental Affairs Coalition (OSHGAC) representing more than 2,500 speech-language pathologists and audiologists across the state of Ohio.

I am also the Director of the Audiology program at Nationwide Children's Hospital. I have devoted my career to the profession of audiology, working as a clinical provider, preceptor and manager for more than 20 years at institutions including the VA, University Hospitals, private practice, non-profit speech and hearing agencies and now Nationwide Children's Hospital. My area of expertise is supportive counseling, family centered care and evidenced based care for early hearing and detection intervention (EHDI). My current role as a leader of one of Ohio's freestanding pediatric hospitals in central Ohio allows me to focus on the critical and unmet needs of the most vulnerable citizens of Ohio who face endless disparities both in the incidence of communication disorders and in barriers to access to care.

As you heard during sponsor testimony, approximately three newborns per 1,000 are deaf or hard-of-hearing. This number can grow as children acquire permanent hearing loss by school age. Without early identification and treatment, there can be serious negative consequences for these children. Reading and writing skills are essential to academic achievement and lifelong success, yet children with hearing impairments often struggle to develop these skills because they fail to receive the adequate treatment. Early intervention by audiologists and speech-language pathologists is critical to improve outcomes for these children and can lead to academic achievement on par with those students without hearing loss. Ohio seems to recognize the importance of detecting hearing loss as early as possible through the requirement for newborn hearing screenings. Unfortunately, while this allows us to identify hearing loss in infants, Ohio's policy fails to provide for the necessary treatment of the hearing disorders once identified.

Unfortunately, far too many families discover that their private insurance coverage considers hearing aids as elective or cosmetic devices and consequently refuse to cover them. This forces many families to cover the cost of hearing aids out-of-pocket and in some cases can lead to families being unable to provide the necessary treatment to their children. This jeopardizes students' education and can have lifelong impacts on their employment and earning potential.

The cost of hearing loss on society can be staggering in terms of direct medical expenses, special education services, and overall lost productivity. The annual education expenditure for a student with hearing loss can be over twice that of a student without a disability. Studies suggest that children who do not receive early intervention for hearing loss can cost our educational system over \$400,000 and can have an overall financial impact of \$1 million over an individual's lifespan. Fortunately, with appropriate early intervention, many children can overcome their hearing impairment and these societal costs can be avoided. Intervention and appropriate access to hearing technology can truly change the lives of young people with hearing loss and can lead to long-term savings for our educational system and society as a whole.

To date, 24 other states require insurance coverage of hearing aids in children. In those states, the impact on annual health insurance premiums has been minimal (less than \$0.50), thus making hearing aids a relatively inexpensive intervention option considering the benefits and cost savings gained throughout an individual's life. As lawmakers debate House Bill 152, it is important to ask, does the potential increase in premiums outweigh the economic benefits that are associated with allowing those with hearing loss to function to their full potential through early intervention and access to hearing aids?

No child should be denied the opportunity to hear because the cost of treatment is too great or because the technology is uncovered by an insurance plan, and we are grateful to Representative Weinstein for introducing this legislation. House Bill 152 will help change the lives of young Ohioans with hearing loss by allowing them to perform at their full potential. For these reasons, we urge your support of the legislation.

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