

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 Maggie Kettler 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 the Sr. Clinical Director of Audiology at Cincinnati Children's Hospital. I have been a pediatric audiologist for 20 years. During that time, I have seen many families struggle to provide hearing aids for their children due to cost. For children with hearing loss, access to appropriate and timely hearing aids is critical for long term educational and language outcomes. Hearing aids cost thousands of dollars. Young families are put into a challenging position of finding ways to pay for hearing aids for their children. This gap in insurance coverage for families is unacceptable. Hearing aids are covered on state funded plans so the lack of coverage from private insurance impacts our middle class and working families who are already facing the many expenses of having a new baby and now a baby with special needs.

Over the past 3 years there has been attention on access to hearing aids for adults prompting the passage of the over the counter hearing aid bill. This has allowed for hearing aids to be more accessible for adults. This bill specifically excludes children due to the importance of accurate fitting and verification of this population. Children have been excluded from obtaining more affordable hearing aids. Parents are still struggling to get children the hearing aids they need to be able to hear and talk. Passing this bill sends a clear message to the parents and children in our state. It shows that you see their struggle and that you stand beside them and you support their child reaching his or her full potential.

Approximately three in 1,000 babies are born with permanent hearing loss, making hearing loss one of the most common birth defects in America. This number essentially doubles by school age. Many families whose children are identified with a hearing loss cannot afford the price of hearing aids for their child; the Better Hearing Institute sets this number at more than 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. Children who are fit with hearing aids by 6 months of age and have consistent access to sound and interventions can often be mainstreamed without additional services around third grade.

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). Let's add Ohio to this list. Let's show families across the country that Ohio stands with our children. Let's show that Ohio supports children having the right to hear.

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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