

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 Jacinto Fragoso 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 a practicing pediatric audiologist for five years and I have seen firsthand how limited insurance benefits bring financial hardships to this family. Hearing aids have the potential to provide exceptional benefits to children who have permanent hearing loss. If a child does not receive timely and effecting intervention, they are at risk for a myriad side effects including delays in speech and language development and social development. I am currently a pediatric audiologist at Cincinnati Children's Hospital Medical Center and one of the most difficult parts of my job is dealing with insurance. The cost of hearing aids is prohibitive for many families. Many babies are diagnosed with hearing loss around 3 months of age and attempting to navigate the insurance world for their newborn causes much distress for the new parents.

House Bill 152 would greatly benefit many children and families who are needing hearing healthcare. By supporting HB 152, you would be making strides towards health equity and making sure that children with hearing loss can take full advantage of the world around them.

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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