

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 Lori Garland 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 pediatric audiologist at Cincinnati Children's Hospital for over 33 years and had the honor of identifying and managing babies and children with hearing loss for my entire career of 38 years. The most important part of our job is getting sound to the brain for all children as soon as possible to offer them the best outcomes for overall development. Delays in getting access to sound can entirely change the trajectory of their lives and research has strongly supported the benefits of early intervention with amplification. The cost burden is very overwhelming for many parents. The diagnosis of hearing loss itself, is devastating to families as is the financial cost of hearing aid. No infant or child should have their care delayed because of the lack of insurance coverage for a need so significant. In fact, these delays can result in an even greater cost to our system, because they will need much more support to address the impact of the delays on speech and development.

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,
Lori Garland, AuD
Pediatric Audiologist/Cincinnati Children's Hospital
513-636-5777