

## House Bill 96 Interested Party Testimony House Finance Committee March 13, 2025

Chair Stewart, Vice Chair Dovilla, Ranking Member Sweeney, and members of the House Finance Committee, thank you for the opportunity to provide comments on House Bill 96, the state's biennial operating budget. My name is Maggie Kettler, and I write today on behalf of the Ohio Speech and Hearing Governmental Affairs Coalition (OSHGAC). Together, our group represents the interests of more than 8,600 speech-language pathologists and 1,200 audiologists across the state of Ohio.

We respectfully ask the legislature to please maintain funding for the Ohio Hearing Aid Assistance Program (OHAAP) currently included in the as-introduced version of HB 96. OHAAP is a designated program established by the Ohio legislature in 2014 to provide financial assistance to families with children with hearing loss to purchase hearing aids, earmolds, assistive listening devices, external cochlear implant processor replacements, and/or hearing aid batteries. To be considered for this program, families and children must meet certain criteria, including Ohio residency, a diagnosis of hearing loss, and a total family income below 400% of the federal poverty guidelines based on adjusted gross income or annual salary. Children who are enrolled in or eligible for Medicaid, or the Complex Medical Help (CMH) Program, do not qualify for OHAAP.

Access to hearing aids is crucial for children in Ohio to meet language development and literacy milestones, fulfilling their potential and promise to the future for the state of Ohio. Despite the recent passing of Madeline's Law, which requires private health insurers to cover the cost of hearing aids for children, many of Ohio's youngest still are at risk of not having access to hearing aids and hearing care. Many Ohioans will still rely on OHAAP for support to provide critical hearing care for their children for three primary reasons:

1. ERISA health plans, which are federally regulated and not included in Madeline's law, are not required to provide coverage for hearing aids or related services for children. This means that the cost of hearing aids and hearing healthcare for children would continue to fall to the family. For many families living on a fixed income in increasingly costly times, the high cost of hearing aids would be out of reach and something they may not be able to provide. OHAAP funding can provide support that would enable these families to provide their children with the hearing care that they need to thrive.

- 2. Many families who are covered by private health insurance have high deductible plans. In many cases, families must pay at least \$3,300 out of pocket per year for health care costs. As stated before, these costs are out-of-reach for many families and their children. As a result, children with hearing disorders are at significant risk for falling behind in language development and school without access to this care. Maintaining OHAAP means that eligible families whose income falls below federal poverty guidelines can still give their children the advantage of hearing care.
- 3. Even families who will benefit from Madeline's Law through private insurance may still experience hardships because of limitations of allowable or contracted fee schedule amounts. For example, Anthem BCBS has a maximum allowable amount of only \$1,000 for hearing aid care. In this situation, the family may be on the hook for the additional \$1,500 cost provisioned by Madeline's Law. For families earning up to 400% of the federal poverty guidelines, this cost may be too high, and the family may not be able to provide the child with the advantage of hearing aids.

As you know, HB 96 appropriates over \$91 billion over the biennium. Of that total, only \$200,000 in each fiscal year is designated for OHAAP. However, this small appropriation has a life-changing impact on hundreds of families across our state. Ohio's children who have a hearing disorder are counting on all of us to help them achieve their lifetime potential in literacy, education, and vocation. For these reasons, we ask the legislature to please continue fully funding OHAAP and help all of us to build a stronger, brighter future for Ohio.

Sincerely,

Maggie Kettler, AuD

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Chair, Ohio Speech and Hearing Governmental Affairs Coalition