

# Hearing Aid Coverage Bill Draws Concerns About Premiums

A pair of Democratic lawmakers outlined their case before a House committee Tuesday for a requirement that insurance companies cover hearing aids for children.

The House Health Committee also accepted a substitute version of the proposal (**HB 243**). It made changes to coverage amounts, the timeframe and clarifying standards for coverage. Sponsor **Rep. Casey Weinstein** (D-Hudson) said the measure, called Madeline's Law, would address concerns with families being unable to afford hearing aids for children. It clarifies that children's hearing aids are not "cosmetic" devices as currently defined.

"To the contrary: hearing aids are life-changing devices, especially for children," he said. "Personally, I find it insulting that we equate children's right to hear with an adult's want for botox when we know hearing is the foundation for not just listening, but for reading, writing, and spoken language."

He said the proposal is "modest," requiring insurers to cover one hearing aid per hearing-impaired ear up to \$2,500 every four years for individuals under the age of 21, up to \$5,000 total.

It would also require insurers to cover associated costs for screenings, fitting and repairs required for proper care and maintenance of hearing aids, he said.

Fellow sponsor **Rep. Allison Russo** (D-Upper Arlington) said children who have hearing loss and receive late or no intervention cost the state more than \$400,000 per child in special education costs by the time they graduate high school.

"Although Ohio requires newborn hearing screenings, allowing us to detect hearing loss in children before six months, Ohio does not take the next step to make sure that the appropriate intervention is also covered," she said. "Hearing aids are costly devices, requiring individuals to pay on average \$3,500 to \$4,500 for a pair of intermediate hearing aids."

The proposal is similar to laws in Kentucky in Georgia, and 23 other states require hearing aid coverage for children.

"This is smart policy that makes critical early stage intervention more affordable for middle class families, and it ultimately saves the state and taxpayers considerable costs further down the line," Rep. Russo said. "We owe it to Ohio's children to give them the tools that they need to develop into their fullest potential."

**Rep. Niraj Antani** (R-Miamisburg) said the Legislative Service Commission estimated a cost impact to local governments and school districts that would increase by \$1.8 million each per year. Similar increases would be expected for private employers, he said.

"How do we balance that with the benefit that families will receive?" he said.

Rep. Russo said any expansion of health benefits will affect premiums. In other states, the impact on premium costs has been between 5 and 39 cents per member per month, she said.

"I think when you weigh that in terms of the potential cost to the state... this is a very high value for us and to the taxpayer," she said.

**Rep. Scott Lipps** (R-Franklin) asked about the effect on companies that are self-insured.

About 22% of children would be covered by this law, while even more already receive hearing aid coverage through Medicaid, Rep. Russo said. It wouldn't affect self-insured plans covered by federal law.

**Rep. Diane Grendell** (R-Chesterland) said potential increases in premiums are always a big concern, but children going through school without being able to hear are struggling.

"The cost of these children and the development of them and the cost to help them in later years is far more significant," she said.

The premium impacts would also be "very, very small," Rep. Russo said.

**Rep. Tim Ginter** (R-Salem) asked if there is a medical standard for requiring the recommendation for hearing aids.

The substitute bill asks the Board of Audiology to specify those standards, Rep. Russo said.

Chairman **Rep. Derek Merrin** (R-Monclova) asked how many children in Ohio currently use hearing aids or may need them but don't have access to them.

Rep. Russo said the sponsors don't have that data, but the prevalence of hearing loss is about two to three children per 1,000. Not all will need intervention, she said.

Rep. Merrin asked if such a mandate might incentivize hearing aid manufacturers to increase prices.

"If I'm always guaranteed \$5,000, there seems to be no incentive to lower it to \$4,000, \$3,500," he said.

Insurance coverage doesn't shield the makers from competition, Rep. Weinstein said.

The sponsors also considered what level of coverage would balance keeping the impact on premiums down and providing relief to families, Rep. Russo said.