

House Insurance Committee
January 31, 2017

Testimony of:

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Testimony on:

HB 2021, Insurance Coverage for Hearing Aids

Chairman Vickrey, Vice Chair Dove, Ranking Member Neighbor, and Members of the Committee:

My name is Robert Cooper and I am the Executive Director of the Kansas Commission for the Deaf and Hard of Hearing. The Kansas Commission for the Deaf and Hard of Hearing (KCDHH) is a State agency housed within the Kansas Department for Children and Families (DCF), in its Rehabilitation Services Division. Based in Topeka, KCDHH works with agencies and organizations throughout Kansas to assure availability and coordination of services for people who are deaf and hard of hearing, including communication access. KCDHH also maintains a registry of qualified sign language interpreters in order to track interpreters' credentials, areas of expertise and geographic areas of practice of interpreters working in the State of Kansas.

The positions taken and expressed by the Commission do not necessarily represent the views or position of DCF. I am here to share basic information about the effects of hearing loss and the benefits to individuals when hearing loss is identified and provided the right hearing aid.

The Commission members of the Kansas Commission for the Deaf and Hard of Hearing (KCDHH) discussed HB 2021 at their Jan. 13, 2017 meeting, and voted to weigh in on the possibility of a mandate for hearing aid coverage. The Commission supports the concept of a coverage mandate but not how HB 2021 is currently written. In its discussion and vote, the Commission has emphasized the need for affordability and a consistent level of quality made available to all consumers with hearing loss in Kansas. More specifically, the Commission also acknowledged that concerns exist regarding whether insurers would provide quality policy coverage for the client and equitable reimbursement for the professionals providing the services, without compromising the needs required of each individual.

To improve HB 2021, the Commission encourages continued discussions among stakeholders to achieve a win-win outcome.

Here are a few basic facts regarding hearing loss:

- Estimated number of people with permanent hearing loss in Kansas: 232,000
- Any degree of hearing loss can be significant. An adult with a mild-to-moderate hearing loss can miss as much as 50 percent of conversations, including discussions involving life-changing decisions.
- As many as 20 percent of workers retire prematurely due to loss of hearing, and the cost of an accommodation for communication equipment can often be out of reach for most employers (Source: Tye-Murray, Spry & Mauzé, *Professionals with hearing loss: Maintaining that competitive edge*, 2009 and also *Aural Rehabilitation for the Workplace*, 2008).
- Adults whose hearing loss is identified in the early stages and who receive intervention, including amplification through hearing aids, have better personal/social skills and longer careers than those who do not address their hearing loss. Most adults wait an average of five to seven years before seeking help for their hearing loss, which can result in shortened careers and a deterioration in interpersonal/social interactions (multiple sources with same consensus).
- Without intervention, partial hearing loss can progress to total loss. Recovering hearing capability is difficult, if not impossible, since most hearing loss can become permanent. Preserving residual hearing requires the right level of amplification. Unfortunately, most clients are only able to afford hearing aids of lesser quality, which does not help slow the progression of hearing loss in most cases. These low-quality hearing aids cannot keep up with the progression of hearing loss, and therefore do not function as long as a hearing aid that is properly evaluated and fitted by an audiologist or hearing health professional. As a result, a new set of hearing aids would be required, causing the client to incur greater expenses (Source: Better Hearing Institute).
- The lifetime economic cost of permanent hearing loss in adults in terms of career expenditures, direct medical costs and lost productivity is estimated to be more than \$300,000 per adult, and \$1 million in overall lifetime costs. Untreated hearing loss is estimated to cost \$56 billion in the United States (Sources: National Institute of Health, NIH; and American Speech-Language-Hearing Association, ASHA).

- “Most users of hearing aids reported significant improvements in the quality of their lives, once they begun using hearing aids.” More than half of non-users (of hearing aids) reported cost as a factor in not getting one (Source: National Council on Aging, *The Consequences of Untreated Hearing Loss in Older Persons*, 1999).
- Approximately 67-86 percent of people who might benefit from hearing aids do not have them. Individuals with a hearing loss who do not have adequate coverage in hearing health care, may be prevented from receiving treatment. Dementia is a common result of untreated hearing loss (Source: National Academies of Sciences, Engineering, and Medicine, *Hearing Health Care for Adults: Priorities for Improving Access and Affordability*, 2016).
- Health insurance coverage for hearing aids is usually limited, since most plans only include coverage for cochlear implants or other implantable devices. Medicare does not cover the cost of hearing aids, but does cover cochlear implants and related services. Medicaid covers the cost of hearing health care products and services in some states for qualifying individuals, but is limited for qualifying adults in Kansas. Many private health insurance plans do not include coverage for hearing health care, yet the majority do cover the cochlear implants.
- Of the 22 states that have passed hearing aid legislation, only four require coverage for adults—Rhode Island, New Hampshire, Arkansas, and Connecticut (Sources: Hearing Loss Association of America, HLAA; and ASHA). At least 16 states offer hearing aid benefits for their state employees and families, while several more states may have certain plans offered by insurers. Kansas has neither, and in fact, one insurer recently removed hearing aid benefits from its coverage plan for several political subdivisions (i.e., Johnson County in 2014).
- Federal employees in Kansas have a hearing aid benefit of \$2,500 per year with hearing loss, with no age restriction.

Thank you for the opportunity to provide information to the Committee.