

Hearing Aid Coverage Written Testimony

Submitted by:

Shanna Groves

Board Member, Kansas Commission for the Deaf and Hard of Hearing

One in eight people in the United States aged 12 years or older has hearing loss in both ears, according to the National Institute on Deafness and Other Communication Disorders. That is 13 percent of our country's population or 30 million people. In Kansas, which has a current population of almost 2.94 million, that would average to more than 382,000 Kansans who live with hearing loss or deafness. Many of those Kansans who could benefit from hearing aids cannot afford them due to lack of insurance coverage.

Let's look at why hearing aids are not covered by insurance.

When I contacted insurance companies about hearing aid coverage, the number one reason they are denied coverage is because the companies denote getting hearing aids as a "cosmetic" procedure. Plastic surgery is usually considered a cosmetic procedure, but hearing aids? How can hearing aids that help me hear at my job and in the community, and that help me hear tornado sirens, smoke detectors, and police sirens be classified as "cosmetic" objects? There is no logical answer.

Recommendations

I recommend that there be no cost cap for hearing aid purchases. Since the price of hearing technology continues to increase, becoming unaffordable to most Kansans, having a cost cap is not realistic.

As a board member for the Kansas Commission for the Deaf and Hard of Hearing, I have been asked, "How do I pay for hearing aids?"

I was diagnosed with progressive bilateral hearing loss at age 27. Since 2003, I have owned four pairs of hearing aids. All but one pair were charged to my credit card. The average price of each pair of hearing aids was \$5,000. Multiply that times four sets of hearing aids, and it equals \$20,000.

For many, the price of hearing technology is just too much. Insurance does not usually cover hearing aids, and not everyone has a nest egg built up to purchase these expensive devices. I acknowledge having the resources to pay off the high balances of those hearing aids charged to a credit card. For many Kansans, putting hearing aids on a credit card is not an option.

I find it shocking that many private insurance companies cover prescriptions for erectile dysfunction medication but not hearing aids for the Deaf or hard of hearing.

Having hearing aids is a medical necessity that has been documented by records from my audiologist, Ear Nose and Throat (ENT) physician, and general physician. I have files full of this documentation that attests to my declining hearing levels. This documentation could easily be submitted by me and/or my physicians to the insurance company for verification of my hearing loss when approving hearing aids coverage.

Hearing aids enable me to be able to hear at my full-time job, be alerted to various sounds that keep me safe, hear on a telephone, and fully engage in my community. Without hearing aids, I would not be as successful with hearing my coworkers, the tornado sirens, the insurance representative I call on a telephone, or anyone who talks to me. Hearing aids are a medical necessity that should be covered by medical insurance.

Do the right thing and provide this necessary coverage for the thousands of Kansans who live with hearing loss.

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