



**Hearing Loss Awareness**  
**Day at the State**  
**Capitol**

**Speaker's Library, The State Capitol**  
**Lansing, Michigan**

**Wednesday, May 12, 2010**  
**8:00 am - 2:45 pm**

**Advocating for Issues Important to People Who Are**  
**Hard of Hearing, Deaf or DeafBlind.**

**Sponsored by:**  
**Hearing Loss Association**  
**of Michigan , Michigan Deaf**  
**Association and Self Help for Independency**  
**in Michigan Equalizing DeafBlind**

**Disability Caucus, Sponsored by Senator John Gleason**  
**"Providing a Voice for People with Disabilities"**

**For additional information contact:**  
**Hearing Loss Association of Michigan at**  
**dasc@hearingloss-mi.org or DEAF C.A.N.! at**  
**deafcan@deafcan.org**

# YOU ARE INVITED

*Dear Legislator,*

*We invite you to join us for the 6th annual Hearing Loss Awareness Day at the State Capitol. This event will be held Wednesday, May 12, 2010 in the Speaker's Library. In this booklet you will find a description of issues that concern advocates with hearing loss. Each issue is supported by facts and a proposed solution(s). We invite you to join us between 11:45 am and 1:00 pm for a box lunch. If you would like to express your support for our issues at this time, you will be given a few moments to do so. It is a highlight for advocates to have legislators join us and to speak to our concerns.*

*Please RSVP to Senator Gleason's office at (517) 373-0142 or [senjgleason@senate.michigan.gov](mailto:senjgleason@senate.michigan.gov).*

**We look forward to seeing you on May 12th.**

## DID YOU KNOW?

- 36 million (17%) non-institutionalized adults in America have some degree of hearing loss making it a public health issue third in line after heart disease and arthritis (National Center for Health Statistics).
- Over the last generation, the hearing loss population grew at the rate of 160% of US population growth. (MarkeTrak VIII 2008 Survey).
- Only 37% of adults who admit to a hearing loss are at retirement age (Better Hearing Institute, 2007).
- Every day approximately 3 to 5 of every 1,000 infants are born profoundly deaf or with a partial hearing loss, making hearing loss the No. 1 birth defect in America. It is estimated that 1.5 million children under age 18 have hearing loss.
- Currently 1.4 million Michigan citizens have hearing loss. As baby boomers reach retirement age, starting this year (2010), this number is expected to climb rapidly and nearly double by the year 2030.

# AGENDA



**8:00 a.m.**

**Registration, Speaker's Library  
Continental Breakfast**

**8:30 a.m. - 9:00 a.m.**

**Welcome in Speaker's Library**

**9:00 a.m. - 9:45 a.m.**

**Visit Senators' Offices**

**10:00 a.m. - 10:30 a.m.**

**Michigan Senate Session, Gallery**

**10:30 a.m. - 11:45 a.m.**

**Visit Representatives' Offices**

**11:45 a.m. - 1:00 p.m.**

**Lunch, Speaker's Library**

**1:15 p.m.**

**Group Photo, House Floor**

**1:30 p.m. - 1:45 p.m.**

**Michigan House Session, Gallery**

**2:00 p.m. - 2:45 p.m.**

**Closing Session, Speaker's Library**

**2:45 p.m.**

**Adjourn**



## 2010 ISSUES

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# **21st Century Telecommunications and Video Accessibility Act**

## **Statement of Problem**

Section 255 of the Communications Act, 47 U.S.C. §225, requires telecommunications providers and manufacturers to make their services and equipment accessible and useable by people with disabilities, if readily achievable. Judicial and regulatory decisions have classified VoIP and other IP-based technologies as “information services” rather than telecommunications services,” potentially removing these technologies from the protections guaranteed by Section 255. New requirements are needed to ensure that disability access to Internet-based and digital technologies will be fully safeguarded.

## **Facts**

- Millions of persons with disabilities benefit when IP technologies are designed to ensure more accessibility, usability and interoperability for all persons with disabilities.
- The U.S. Census Bureau notes that disability rates increase with age intensifying the need for safeguards as the nation’s growing senior citizen population swells the number of Americans with vision and hearing disabilities.
- Because new digital and Internet-based technologies largely rely on software, incorporating disability access is easier and less expensive now than ever before.
- In June 2009, Rep Ed Markey introduced comprehensive legislation (H.R. 3101) in the U.S. House of Representatives, to ensure that people with disabilities have access to Internet-based telecommunications and video programming technologies.

The Twenty-first Century Communications and Video Accessibility Act of 2009 (H.R. 3101), would:

- require that mobile and other Internet-based telecommunications devices and equipment be fully hearing aid compatible, and offer people with disabilities use of a full range of text messaging and other popular services that are currently largely inaccessible;

- provide people who are DeafBlind with vital technologies they need to communicate electronically;
- establish a process and time table for the provision of real-time text capability; clarify existing relay-to-relay, Lifeline and Linkup telephone service requirements to ensure their relevance to communication needs of people with disabilities;
- restore the Federal Communications Commission's (FCC) video description rules;
- require emergency announcements and similar information to be accessible to people with disabilities through audible presentation of on-screen alerts;
- ensure that video programming offered via the Internet will be both captioned and described;
- call for all devices that receive and playback video programming be accessible and allow ready access to captioning and description;
- strengthen ability of consumers to enforce their rights to communications and video accessibility.

### **Solution**

Members of Senate and House of Representatives, support Representative Mayes' memorandum memorializing Congress to support H.R. 3101: Twenty-first Century Communications and Video Accessibility Act of 2009.

Note: Facts taken from [www.coataccess.org](http://www.coataccess.org)  
(Coalition of Organizations for Accessible Technology) and  
[www.hearingloss.org](http://www.hearingloss.org) (Hearing Loss Association of America).

# **Federal Hearing Aid Tax Credit**

## **Statement of Problem**

It is estimated that while 95% of people with hearing loss could be successfully treated with hearing aids, only 22% actually use them. 30% of those with hearing loss cite financial constraints as a core reason they do not use hearing aids. 71.4% of hearing aid purchases involve no third party payment, which places the entire burden of the hearing aid purchase on the consumer. (Statistics from Marketrak VIII 2009 consumer survey)

## **Facts**

- Less than 1 in 10 people with mild hearing loss use hearing aids while only 4 in 10 people with moderate-to-severe hearing loss use amplification for their hearing loss (MarkeTrak VIII 2008 Survey).
- Hearing aids are not covered under Medicare or the vast majority of state mandated benefits; there is no longer coverage for adults under Medicaid.
- For seniors, untreated hearing loss causes additional costs to Medicare and other health programs due to loss of independence, social isolation, depression, safety issues and decreased quality of life (Better Hearing Institute, 2007).
- Individuals with a serious hearing loss can expect to earn \$12,000 less per year than individuals with mild hearing loss; however, income decline is cut in half for hearing aid owners (Better Hearing Institute, 2007).
- The estimated cost of lost earnings due to untreated hearing loss is \$122 billion while the cost to society in terms of unrealized federal taxes is \$18 billion (Better Hearing Institute, 2007).
- Children who do not receive early intervention cost schools an additional \$420,000 and overall lifetime costs of \$1 million in special education, lost wages, and health complications (International Journal of Pediatric Otorhinolaryngology, 1995).
- Untreated hearing loss among young people leads to social, emotional, behavioral, and learning difficulties (Better Hearing Institute, 2007).

- One out of five (22%) parents report they are unable to afford hearing devices for their children (Better Hearing Institute, 2007).

## Solutions

Support House Resolution 104 introduced by Representative Marty Knollenberg which urges the United States Congress to pass HR 1646, the Hearing Aid Tax Credit Act. This bill provides a federal income tax credit of up to \$500 per hearing aid available once every five years towards the purchase of hearing aids, available to: 1) individuals age 55 and over, and 2) those purchasing hearing aids for dependents including families with children. The tax credit would not be available to tax payers whose modified adjusted gross income exceeds \$200,000.

Support Senator Hunter's resolution to memorialize Congress to pass S 1019, and introduce a concurrent resolution in the Michigan House. S 1019 is aligned with HR 1646 except that it covers all tax-payers, regardless of age, and there is no income cap.

The image shows a Schedule A (Form 1040) for the year 2008. The form is titled "Schedule A—Itemized Deductions (Form 1040)" and includes instructions to attach to Form 1040. The form is divided into several sections, each with a numbered line and a description of the deduction. The sections include:

- Medical Expenses:** Lines 1 through 4, covering medical and dental expenses, long-term care services, and taxes on health insurance.
- Interest You Paid:** Lines 5 through 11, covering interest on a home mortgage, investment interest, and other interest.
- State and Local Taxes:** Lines 12 through 14, covering state and local income taxes, real estate taxes, and personal property taxes.
- Charitable Contributions:** Lines 15 through 17, covering cash and non-cash contributions to qualified organizations.
- Other Deductions:** Lines 18 through 21, covering miscellaneous deductions, job expenses, and other deductions.

The form also includes a "Total" section at the bottom, where the total amount of itemized deductions is calculated. The year 2008 is printed in the top right corner of the form.

# **State Income Tax Credit for Hearing Aids**

## **Statement of Problem**

Hearing aids are the third most expensive purchase consumers make after purchasing a home or car. This is not a onetime purchase as the average life of a hearing aid is 4.1 years (MarkeTrak VIII 2008 Survey). Medicare and most insurance policies do not cover hearing aids and Michigan's Medicaid program does not cover hearing aids for adults. For 71.4% of hearing aid purchases, there is no third party payment, placing the entire burden of the cost of hearing aids on the consumer (MarkeTrak VIII 2008 Survey). This financial burden is a major reason that of the 95% of people with hearing loss who would benefit from hearing aids, only 22% have purchased them. Without benefit of this medical necessity a person may experience social isolation, depression, education and financial disadvantages, leading to decreased quality of life.

## **Facts**

- The average price of a basic hearing aid increased 16.9% to \$1,601, or \$3,200 for two hearing aids. Behind the ear (BTE) hearing aids increased by 18.1% (MarkeTrak VIII 2008 Consumer Survey).
- Many consumers require hearing aids that provide programming more suitable to communication needs in employment situations and their roles in the community and family. It is possible for an individual to pay upwards to \$7,000 - \$8,000 for a pair of hearing aids.
- Many adults with hearing loss as well as parents of children with hearing loss cite financial constraints as a reason for not purchasing hearing aids.
- Individuals with the most serious hearing loss can be expected to earn \$12,000 less per year than an individual with a mild hearing loss (Better Hearing Institute, 2007).
- Untreated hearing loss leads to loss of employment and independence and may result in additional costs to employers, health programs and insurances.

- The estimated cost of lost earnings due to untreated hearing loss is \$122 billion while the cost to society in terms of unrealized federal taxes is \$18 billion (Better Hearing Institute, 2007).

**Solutions**

Support HB 4240 introduced by Representative Bill Caul. This bill will provide a state income tax credit up to \$500 per hearing aid. The tax credit would not be available to taxpayers whose modified adjusted income exceeds \$200,000 for any taxable year.

Support SB 403 introduced by Senator Hunter. This bill allows the taxpayer to claim a credit equal to the cost paid in the tax year to purchase a hearing aid for the taxpayer, their spouse or a dependent of the taxpayer.

# **Children's Special Health Care Services**

## **Statement of Problem**

Michigan's commitment to children with hearing loss is demonstrated by providing hearing aids through the Children's Special Health Care Services (CSHCS) program. On February 1, 2009, a change in policy [Bulletin Number MSA 09-03] went into effect which, while improving access to advances in hearing aid technology, creates new obstacles for children in need of replacement hearing aids. The change in policy increases the replacement interval for hearing aids to five years. Previously, hearing aids could be replaced every three years without prior authorization. While Michigan Medicaid Approved Policy Bulletin MSA 09-28 indicates that Medicaid provides hearing aids to children from birth to 21 years of age, there are reported instances in the state where children have been denied coverage of hearing aids by Medicaid.

## **Facts**

- Of all birth defects screened for at the time of birth, hearing loss is the most common; 2 to 3 out of every 1,000 children in the United States are born deaf or hard of hearing.
- Fitting hearing aids to a child is unique: as children grow their ears undergo continuous anatomical and physiological changes.
- The response to sound matures as the child develops. Sound discrimination ability sharpens, making the requirements of fitting hearing aids to a child very different from those of adults.
- Children with hearing loss often experience delayed development of speech, language and cognitive skills, which may result in slow learning, difficulty progressing in school and problems with social integration.
- As a child grows they are at a competitive disadvantage, may have trouble getting a job when they are older, and in general may be paid less placing a heavy economic burden on the individual, family and community.

- The burden of hearing loss and deafness falls disproportionately on the poor, because they are unable to afford the preventive and routine care necessary to avoid hearing loss or to afford hearing aids to make the condition manageable [World Health Organization, Fact sheet N° 300, March 2006].
- By slowing progress in school and the workplace, and placing people in social isolation, hearing loss can make it more difficult to escape poverty.
- In 2007 – 2008 the percentage of children in Michigan on Medicaid was 58.4% as compared to 59.7% in the US.

### **Solutions**

Legislators, 1) take steps to return replacement intervals of hearing aids for children covered by CSHCS to every three years without prior authorization; 2) take steps to reinstate the provision of hearing aids to eligible children covered by Medicaid, and; 3) place decision making regarding binaural hearing aid fittings in the hands of experts in hearing health care – the professional audiologist or hearing aid dealer.



# **Insurance Coverage for Hearing Aids**

## **Statement of Problem**

A frequent reason given for non-use of hearing aids by those who need them is the cost of hearing instruments and the lack of third-party reimbursement. In 2008 only 4 in 10 hearing aids purchased were covered by third-party payment, an increase of only 2.4% since 2004 (MarkeTrak VIII 2008 Survey). The inability to hear and thus communicate with others effectively, impacts all areas of an individual's life.

## **Facts**

- The hearing loss population has grown to 36 million in the United States with continued major increases in the baby boomer and elderly (75+) age bracket (National Center for Health Statistics).
- Hearing loss is one of the most prevalent chronic health conditions in the United States, affecting people of all ages, in all segments of the population, and across all socioeconomic levels.
- Only 4 out of 10 people with moderate to severe hearing loss and 1 out of 10 people with milder hearing loss adopt hearing aids to treat their hearing loss (MarkeTrak VIII 2008 Survey).
- The majority of people with hearing loss are between 21 and 65 years of age;
- Hearing loss affects approximately 17 in 1,000 children under age 18.
- Ten million Americans suffer irreversible noise induced hearing loss, and 30 million more are exposed to dangerous levels of noise every day.
- 2 out of 3 Americans with hearing loss (55+) indicate that affordability of hearing instruments is "somewhat" (17%) or "definitely a reason" (42%) for non-adoption.
- The average life of a hearing aid is 4.1 years (MarkeTrak VIII 2008 Survey).
- The average price of a hearing aid is \$1601.00 (MarkeTrak VIII 2008 Survey).

*Treatment for hearing loss will make a substantial impact on the health and well-being of the populations; impacting income, quality of life, family structure, providing people with the ability to make maximum contributions to society*

*They will be able to pay their maximum taxes or, [looked at another way] reduce the chances that they will drain resources from the system via welfare, unemployment, social services and government-sponsored medical programs.*

*Earlier treatment for hearing loss at a younger age allows people to get involved in life before they start to experience the subtle negative impacts of communication loss.*

*(Paraphrase of an interview with Sergie Kochkin, PhD, Executive Director, Better Hearing Institute, Author of MarkeTrak Surveys).*

## **Solution**

Support SB 178 and SB 179, introduced by Senator Tupac Hunter, to require hearing aid insurance coverage for adults and children in Michigan by all insurers, non-profit health plans and health maintenance organizations.



# Dementia Misdiagnosis in the Elderly

## Statement of Problem

The importance of ruling out hearing loss and auditory processing disorders prior to diagnosis of dementia in older adults is generally underestimated. Many symptoms of hearing loss – especially those related to difficulty in understanding and communicating – are similar to symptoms found in Alzheimer’s disease. Commonly used dementia screening tools are administered verbally and assume normal hearing acuity and central auditory processing.



## Facts

- The probability and incidence of both hearing loss and dementia increases with age.
- It is estimated that 12.5 million adults ages 70 years and higher have self-report hearing loss. These figures include only people living in non-institutional settings (MarkeTrak VIII 2008 Survey).
- A study conducted in a number of nursing homes found that 53% to 63% of the residents suffered from serious hearing loss but the nursing staff were aware of fewer than half of these instances.
- When older people do not understand what is being said around them they often respond inappropriately. Many of these behaviors are confused with cognitive decline. [Better Hearing Institute]
- Individuals with auditory processing disorders [with or without hearing loss] require additional time to decode verbal messages and may appear slow or confused.

- An association between hearing loss and dementia supports the hypothesis that hearing loss contributes to cognitive dysfunction in older adults. [Department of Medicine, University of Washington, Seattle]
- 83% of institutionalized older adults diagnosed as having senile dementia were found to have a hearing loss exceeding 25 decibels. Upon retesting for dementia, using amplification, 33% were reclassified to a less severe category of dementia.
- Studies have also shown a significant drop in communication problems in Alzheimer's patients whose hearing loss had been tested and treated with the use of hearing aids.
- 83% of institutionalized older adults diagnosed as having senile dementia were found to have a hearing loss exceeding 25 decibel. Upon retesting for dementia, using amplification, 33% were reclassified to a less severe category of dementia.
- Studies have also shown a significant drop in communication problems in Alzheimer's patients whose hearing loss had been tested and treated with the use of hearing aids.
- Individuals with auditory processing disorders [with or without hearing loss] require additional time to decode verbal messages and may appear slow or confused.

## **Solutions**

Legislators, 1) create a Senate or House Task Force to examine the issue, hold public hearings and make recommendations on how to minimize misdiagnoses dementia; 2) consider introducing a bill to require the Department of Community Health to develop and disseminate a public awareness campaign if recommendations developed by a task force are not implemented, and ; 3) If the above solutions are not effective in addressing the issue, consider introducing a bill to mandate a hearing evaluation by a licensed hearing care provider prior to dementia diagnosis.

# SPONSORED BY

Hearing Loss Association of Michigan - [www.hearingloss-mi.org](http://www.hearingloss-mi.org)

Michigan Deaf Association - [www.mideaf.org](http://www.mideaf.org)

Self Help for Independency in Michigan Equalizing DeafBlind - [www.shimdb.org](http://www.shimdb.org)

## Partners

Deaf Community Advocacy Network - [www.deafcan.org](http://www.deafcan.org)

Michigan Association for Deaf and Hard of Hearing - [www.madhh.org](http://www.madhh.org)

ScreenLine, L.L.C. - [sdeerhall@msn.com](mailto:sdeerhall@msn.com)

V.O.I.C.E., Inc. of Michigan - [www.voiceinc-mi.org](http://www.voiceinc-mi.org)

## ACCESS



A variety of communication accommodations will be made to ensure that everyone has access to the Day at the State Capitol. These accommodations include: CART (Communication Access Realtime Translation), Interpreters, Telecoil Loop, and FM Listening Systems

## DONORS

(as of April 15, 2010)

### Gold Donations (\$500.00)

Bretton Woods Lions  
Michigan Academy of Audiology  
Oticon Inc.

### Silver Donations (\$250.00)

HLAA Grand Rapids Chapter  
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