

## 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. (Interview of Sergie Kochkin, PhD, Executive Director, Better Hearing Institute, Author of MarkeTrak Surveys).

### Solutions (For Legislators)

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.

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**The above fact sheet is included in the booklet sent to legislators. The “Solution” above is what we would like to see legislators do regarding this issue. How can you advocate for this issue? Please read on.**

### **Solutions (For Advocates)**

Urge your senator to support SB 178 and SB 179 as introduced by Senator Hunter.

To read these bills, go to Senator Hunter’s web site and click on “My Legislation.”

<http://www.senate.michigan.gov/hunter/>

Urge Senator Alan Sanborn to hold a hearing on SB 178 and SB 179.

Urge your representatives to support HB 5046 and HB 5407, introduced by Representative Robert Dean to require hearing aid insurance coverage for children under age 18 by insurers, non-profit health plans and health maintenance organizations.

These bills have been referred to the House Insurance Committee. Encourage Representative Barb Byrum, chair of this committee, to hold a hearing on these two bills.

When advocating with your legislators, make them aware of legislation passed in other states:

- On December 30, 2008 the Governor of New Jersey signed into law a bill called Grace’s Law that was unanimously passed by the legislature to provide insurance coverage for children.
- Connecticut, Colorado, Delaware, Kentucky, Louisiana, Maine, Maryland, Minnesota, Missouri and Oklahoma also require that health benefit plans in their states pay for hearing aids for children. Requirements vary by state.