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CONNECTICUT SPEECH-LANGUAGE-HEARING ASSOCIATION, INC.

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RE: Senate Bill 20, An Act Expanding Health Insurance Coverage for Hearing Aids.

To Representative Becker and members of the Insurance and Real Estate Committee;

My name is Katrina Woodward. I am a constituent in the 19th Assembly District, and a Speech Language Pathologist active in the Legislative Committee of the CT Speech Language and Hearing Association (CSHA).

CSHA strongly supports Senate Bill 20, designed to require insurance companies to cover a portion of the cost of hearing aids for adults 55 and older. We were happy to see the age range include 65 and older because Medicare does not cover hearing aids.

The number of Americans with a hearing loss has evidentially doubled during the past 30 years. Currently, hearing impairment affects 18 percent of American adults 45-64 years old, 30 percent of adults 65-74 years old, and 47 percent of adults 75 years old. Yet only 1 out of 5 people who could benefit from a hearing aid actually wears one.

80 percent of those diagnosed with hearing loss do not seek help. The reason is usually denial, lack of awareness or embarrassment. (American Speech-Language-Hearing Association). Given this statistic, let's not deny the 20 percent who DO seek help for their hearing loss.

Would the committee consider lowering the age range for benefit to 45, as the data suggests 45 is the age when hearing loss begins?

SB 20 bill would be much stronger if you included the language on children's coverage from SB 17, An Act Concerning Wellness Programs and Expansion of Health Insurance Coverage. Here, the authors expanded the coverage of hearing aids to include children up to 18 years of age. This extension will have significant benefits for CT's school aged children with hearing loss because children who are hard of hearing will find it much more difficult than children who have normal hearing to learn vocabulary, grammar, word order, idiomatic expressions, and other aspects of verbal communication. But with this economic tsunami upon us, it's most important to make decisions based on the economic impact those decisions those have. Hearing aid coverage will increase costs for health insurance companies, but remember that not treating hearing loss is very expensive. Special education for a child with hearing loss costs schools an additional \$420,000, and has a lifetime cost of approximately \$1 million per individual. (Self Help

for the Hard of Hearing Facts on Hearing Loss in Children). The impact of untreated hearing loss is quantified to be in excess of \$100 billion annually. At a 15% tax bracket, the cost to society could be well in excess of \$18 billion annually, due to unrealized taxes. (Better Hearing Institute survey, "Impact of Untreated Hearing Loss on Household Income, August 2005)

It is estimated that 13 of every 100 school children have some degree of hearing loss (American Speech-Language-Hearing Association). And recent research has found 1 in 5 teenagers has a significant hearing loss. If insurance does not cover the cost of hearing aids for students up to 18, it places an unfair burden on our public schools, which are mandated to provide access to education to these students with hearing loss. The public schools are already overburdened with paying for the costs of special education and unfunded mandates.

Thank you for considering adding child language from SB 17 and expanding coverage for adults. Please consider extending the adult age for benefit down to 45 and older.

Respectfully,

Katrina L. Woodward, MS, CCC-SLP

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