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CONNECTICUT SPEECH-LANGUAGE-HEARING ASSOCIATION, INC.
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January 26, 2011

RE: Senate Bill 17, An Act Concerning Wellness Programs and Expansion of Health Insurance Coverage.

To Senator Crisco, Representative Megna and members of the Insurance and Real Estate Committee;

My name is Mallory Buckingham. I am a Speech Language Pathologist and the Vice President for Government Affairs for the CT Speech Language and Hearing Association (CSHA).

CSHA strongly supports Senate Bill 17, An Act Concerning Wellness Programs and Expansion of Health Insurance Coverage. We are very pleased to see the language that would expand insurance coverage for hearing aids for children up to 18 years old. Currently children up to age 12 are covered. After that, hearing aids must be paid for out of pocket. Medicare does not cover hearing aids for 65 and older.

As CSHA testified on Tuesday, this extension of benefit to age 18 will have significant benefits for CT's school aged children with hearing loss because children who are hard of hearing 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 costs more. 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)

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 to18, 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.

As CSHA testified on Tuesday, SB 20 would be stronger if the child language from this bill were included in SB 20. SB 20 would then cover the cost of hearing aids to age 18, and cover a portion of the cost for adults (55 or 45 and older?). Has a proportion been determined? 50% coverage for adults would be fair. But this will leave a 'donut hole' for the children with hearing aids after they turn 18. They will then have to pay 100% of the cost of hearing aids until the benefit picks up again later in life. CSHA would like to see language for life span coverage for hearing aids if they were worn as a child.

Given that 80 percent of adults who are diagnosed with hearing loss do not seek help, insurance coverage not spend on adult hearing aids could be allocated to support children with hearing aids through adult hood.

Thank you for your efforts to help children who need hearing aids. We hope you will consider moving the child language for hearing aid coverage to SB 20.

Sincerely,

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Hearing Fact Sheet

Quick Statistics Adults

http://www.nidcd.nih.gov/health/statistics/quick.htm

Approximately 17 percent (36 million) of American adults report some degree of hearing loss.

The NIDCD estimates that approximately 15 percent (26 million) of Americans between the ages of 20 and 69 have high frequency hearing loss due to exposure to loud sounds or noise at work or in leisure activities.

There is a strong relationship between age and reported hearing loss: 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 or older have a hearing impairment.

Only 1 out of 5 people who could benefit from a hearing aid actually wears one.

Hearing loss is often left untreated : 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)

http://www.asha.org/public/hearing/Prevalence-and-Incidence-of-Hearing-Loss-in-Adults/

The number of Americans with a hearing loss has evidentially doubled during the past 30 years. Data gleaned from Federal surveys illustrate the following trend of prevalence for individuals aged three years or older: 13.2 million (1971), 14.2 million (1977), 20.3 million (1991), and 24.2 million (1993) (2, 3). An independent researcher estimates that 28.6 million Americans had an auditory disorder in 2000 (4). This estimate is reasonably well within projections from the 1971-1993 trend line that evolved from Federal surveys (5).

Quick Stats Children

http://www.asha.org/public/hearing/disorders/children.htm

According to Blanchfield, et. al., as many as 738,000 individuals in the U.S. have severe to profound hearing loss. Of these, almost 8% are under the age of 18 (10).

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 (5).

The number of children with disabilities, ages 6-21, served in the public schools under the Individuals with Disabilities Education Act (IDEA) Part B in the 2000-01 school year was 5,775,722 (in the 50 states, D.C., and P.R.). Of these children, 70,767 (1.2%) received services for hearing. However, the number of children with hearing loss and deafness is undoubtedly higher, since many of these students may have other disabilities as well (6). Data by disability are not reported by the Department of Education for ages birth to 5 years.

http://www.hearingconnection.org/hearing_loss_statistics.html

Childhood hearing Loss is a common problem within our schools : 13 of every 100 school children have some degree of hearing loss (American Speech-Language-Hearing Association).

Hearing Loss costs money : When children are not identified and do not receive early intervention, 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).

.... And More Money : 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).

http://www.livescience.com/health/hearing-loss-teens-increases-100817.html

There has been a very significant rise in hearing loss in teenagers over the last 20 years. 1 in 5 teenagers has a significant hearing loss. If insurance does not help cover the cost of hearing aids for students 13-18, 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.

References

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Self Help for the Hard of Hearing Facts on Hearing Loss in Children PDF at:

http://www.google.com/#hl=en&sugexp=ldymls&xhr=t&q=Self+Help+for+the+Hard+of+Hearing+Facts+on+Hearing+Loss+in+Children&cp=67&qe=U2VsZiBlZWxwIGZvciB0aGUgSGFyZCBvZiBlZWFyaW5nIEZhY3RzIG9uIEhlYXJpbmcgTG9zcyBpbiBDaGlsZHJlbg&qesig=V13KL2-0BOc98TdWkyKNQg&pkc=AFgZ2tl8OgGTBq7mULBg76I75gpSsOyET2Yu557KldNoUWofTKEX_Y3HRnb1YJDyrKFL-Wg125msMNcHIiAn1He02LuqzAae1w&pf=p&sclient=psy&site=&source=hp&aq=f&aqi=&aql=&oq=Self+Help+for+the+Hard+of+Hearing+Facts+on+Hearing+Loss+in+Children&pbx=1&fp=87581eb4c8da6568

Select 'facts on hearing loss', at www.hearingloss.com then click PDF.