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Testimony of

**Kathie Daly**

**S.B. 20 An Act Concerning Insurance Coverage for Hearing Aids**

Insurance and Real Estate Committee  
January 25, 2011

Good afternoon Senator Crisco, Representative Megna and members of the Insurance and Real Estate Committee. My name is Kathie Daly and I wear hearing aids.

I want to thank you for raising S.B. 20, An Act Concerning Insurance Coverage for Hearing Aids. I could not be here in person today because of work commitments, but I am submitting this written testimony in support of S.B. 20 because so many people like me are making the difficult choice between being able to hear and making ends meet.

I support this bill because I feel expanding coverage for people over the age of 55 is an improvement to the existing statute. However, I must comment that I feel that this bill should cover anyone with a hearing loss that is significant enough to require the use of hearing aids.

A hearing loss is something that society has lumped into the category of something that just happens as you age, like gray hair and wrinkles. However a hearing loss is a disability. No one wants to have to wear hearing aids. They are not something that you choose to have for cosmetic reasons. If you have a hearing disability, hearing aides are a necessity. I have a congenital hearing loss that impacts my ability to hear a certain range of tones. Because of the type of hearing loss that I have, cochlear implants will not correct my hearing loss. The lack of hearing aids would greatly decrease my ability to perform my job. My job requires me to attend meetings and the type of hearing loss that I have makes it extremely difficult to understand what is being discussed.

Without the use of hearing aids I could not effectively perform my job.

However the cost of hearing aids is prohibitive. The hearing loss that I have requires me to have a hearing aide that is programmed by computer. My hearing aids cost me \$3,600 each. While the \$1,000 benefit this bill provides is better than nothing, my hearing aids still would cost me over \$6,000. I would also like you to consider increasing the benefit.

I urge you to support this legislation.