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Connecticut State Medical Society Testimony in Support of
Senate Bill 873 AAC Insurance Coverage for Hearing Aids
Insurance and Real Estate Committee
February 17, 2015

Senator Crisco, Representative Megna and members of the Insurance and Real Estate Committee, on behalf of the almost than 7,000 physician and physician-in-training members of the Connecticut State Medical Society (CSMS), thank you for the opportunity to present this testimony to you today Senate Bill 873 AAC Insurance Coverage for Hearing Aids.

CSMS has consistently testified before this and other committees regarding the issue of medical necessity. It is our policy that any service deemed medically necessary by a physician should be covered under insurance policies for the care and treatment of patients. Unfortunately, the unwillingness of health insurers to routinely cover medically necessary services often leads to the need for legislation requiring coverage. This is such a situation.

CSMS has fought to ensure that children with need for hearing aids and assistance are deemed medically necessary. It is unfortunate that we even need to offer that enrollees with a hearing loss of ninety percent or greater receive the insurance benefits for which they paid.

We are concerned with how a graduated deductible is implemented. It should not be based on hearing loss as that may lead to a situation in which enrollees forgo treatment until their situation worsens. However, we offer our support and resources to craft the best legislation possible.

Please support Senate Bill 873.