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John Wyvill

Executive Director
john.wyvill@nebraska.gov

December 22, 2017

Senator Adam Morfeld
Nebraska Unicameral Legislature
Room #1008
P.O. Box 94604
Lincoln, NE 68509

RE: LR 167 Interim Study Report

Senator Morfeld:

Thank you for sponsoring Legislative Resolution 167 (LR 167) to study ways to improve the coverage of hearing aid costs for families in Nebraska.

The NCDHH Full Board met on Friday, December 8, 2017 to review the interim study report, and it was approved. The recommendation of the Full Board is to pursue legislation similar to the Georgia model, which I have enclosed. Work is currently underway with stakeholders to develop some consent legislation for the 2019 "long" session.

We appreciate your continued support of the Deaf, Deaf-Blind and Hard of Hearing

Sincerely,

John Wyvill
Executive Director, NCDHH

Enclosed:
LR 167 Memorandum
LR 167
Georgia Report

CC:
Margie Propp, NCDHH Board Chairperson
Clerk of the Nebraska Legislature
Members of the LR 167 Interim Study Committee

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john.wyvill@nebraska.gov

MEMORANDUM

DATE: November 8, 2017

TO: NCDHH Full Board

FROM: John Wyvill

RE: Hearing Aid Insurance Coverage Interim Study Report

Over the last two years we have worked with an Interim Study group comprised of various stakeholders and medical professionals in an effort to work toward legislation for hearing aid insurance coverage in Nebraska. The group has coordinated to identify areas of concern, conduct necessary research and explore various ways to address the needs identified. In this group, other issues addressed are comparing other states regarding hearing aid coverage, options for insurance companies in providing coverage, and ways to improve the services being provided by hearing aid banks.

We have been in recent contact with representatives in Georgia who have successfully passed legislation for hearing aid coverage in the state. Based off of feedback and conversations with Georgia representatives as well as the research and studies conducted in the Interim Study group, the interim study workgroup is recommending to pursue similar legislation in Nebraska.

Enclosed:

LR 463 (2016)

LR 167 (2017)

Georgia Report

ONE HUNDRED FIFTH LEGISLATURE

FIRST SESSION

LEGISLATIVE RESOLUTION 167

Introduced by Morfeld, 46.

PURPOSE: The purpose of this interim study is to examine ways to improve the coverage of hearing aid costs for Nebraska families. The study committee shall coordinate with the Commission for the Deaf and Hard of Hearing and work with interested stakeholders to identify the areas of concern, conduct necessary research, and explore various ways to address the needs identified. The issues addressed by this interim study shall include, but not be limited to:

(1) How other states cover hearing aid costs;

(2) Whether hearing aid coverage should be included as an essential health benefit under the federal Patient Protection and Affordable Care Act or other applicable federal provisions;

(3) An examination of health insurance coverage options for persons requiring hearing aids; and

(4) Recommendations on how to improve the services being provided by the hearing aid banks.

NOW, THEREFORE, BE IT RESOLVED BY THE MEMBERS OF THE ONE HUNDRED FIFTH LEGISLATURE OF NEBRASKA, FIRST SESSION:

1. That the Health and Human Services Committee of the Legislature shall be designated to conduct an interim study to carry out the purposes of this resolution.

2. That the committee shall upon the conclusion of its study make a report of its findings, together with its recommendations, to the Legislative Council or Legislature.

What is the Legislation?

Today, children who are born with hearing loss in our state often are not able to get hearing aids due to the fact that insurance companies are not required to cover the cost of hearing aids in Georgia as they are in other states. The Hearing Aid Coverage for Children Act would require insurance companies to provide coverage for children's hearing aids in Georgia. This legislation has been introduced several times in the House (beginning in 2011 with Rep. Edward Lindsey as sponsor) and many concessions have been added to the bill language based on concerns from small businesses and insurance companies. Current bill language exempts companies if they can illustrate that premiums would increase by more than 1 percent as well as all small businesses with 10 or fewer employees.

Our goal is to introduce legislation that will help deaf children without putting an undue burden on insurance companies or small businesses. Medicaid covers the cost of hearing aids for children in Georgia, but our working, privately insured citizens are often unable to get hearing aids for their children due to lack of coverage. Today, these are the families bearing the greatest burden and their children are unable to reach their full learning potential as a result.

Who will Benefit from this Legislation?

Georgia's Hard of Hearing Children

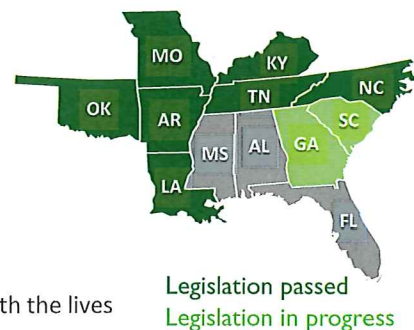
- Hearing loss is among the most prevalent birth defects in America affecting 2.02 per 1000 children up to age 3 in Georgia.¹
- Approximately 2,000 children in Georgia are candidates for hearing aids but do not qualify for Medicaid or Peachcare (these plans cover hearing aids for children who are eligible).² A little over 800 of these children would actually be affected by the legislation as the remainder are on self-insured plans.
- Hearing aids can cost \$6,000 per pair and must be replaced every 3-5 years. This is an expense of over \$40K by the time a child reaches age 21. Less than 10% of parents surveyed were able to secure some level of hearing aid coverage through private health insurance.³
- Without access to clear sound, these children fall behind drastically in terms of literacy and language development, academics, and the ability to contribute as a productive citizen.⁴
- With hearing aids, children can reach their fullest potential. They are able to do anything a hearing child can do with the right amplification and early intervention.

Georgia's Educational System and Economy

- Children who do not receive early intervention for hearing loss cost schools an additional \$420K and are faced with overall lifetime costs of \$1 million in special education, lost wages, and health complications.⁵
- However, with appropriate early intervention, children with hearing loss can be mainstreamed in regular elementary and secondary education classrooms offsetting the above costs.
- There is a documented correlation between untreated hearing loss and unemployment.⁶
- Untreated hearing loss results in a loss of household income of up to \$12K per year, and this has a negative economic impact in Georgia due to unrealized taxes.⁷

Why Should I Support this Legislation?

Georgia was an early adopter for universal newborn hearing screening in 1999, but lack of access to hearing aids represents a major gap. Today, 20 other states have passed laws requiring insurance companies to cover hearing aids for children including NC, TN, OK, KY, AR and LA. Many of these states were not supportive of insurance mandates in general but made an exception because of the financial implications this legislation had in their state compared to the low premium increases required to offset the cost (we estimate \$.25 per insured citizen). Over 4,000 signatures have been gathered in Georgia illustrating that this is something that is important to our citizens. This legislation will improve both the lives of our children *and* Georgia's economy and educational system.



References

¹ Office of Maternal and Child Health Epidemiology Report prepared for Let Georgia Hear. January 2013. Page 4.

² Calculated using data from the Office of Maternal and Child Health Epidemiology Report prepared for Let Georgia Hear. January 2013. Children's Defense Fund, February 2011 report, US Census data and data from the National Employer Health Insurance Survey. Keep in mind, all children identified with hearing loss will not require hearing aids. Some will not require any aids; others may only need one; and still others may only use hearing aids for a short time prior to receiving a cochlear implant. For purposes of documenting calculations we have used maximum estimates in order to remain conservative in our estimates.

³ Let Georgia Hear 2013 Parent Survey. Further validated in AG Bell *Volta Voices* March/April 2002.

⁴ Kochkin S, et al. Are 1 Million Dependents with Hearing Loss in America Being Left Behind? *Hearing Review*. September, 2007: pp. 1-2, 4-6, 9-11.

⁵ White, Karl R and Maxon, Antonia B. Universal screening for infant hearing impairment: simple, beneficial, and presently justified. Better Hearing Institute at <http://www.hearingaidtaxcredit.org>.

⁶ Kochkin S, et al. The Impact of Untreated Hearing Loss on Household Income May 2007: p2, 6, 11.

⁷ Better Hearing Institute. *Hearing Aid Assistance Tax Credit*.

Georgia General Assembly

2017-2018 Regular Session - SB 206 'Hearing Aid Coverage for Children Act'

Sponsored By

(1) Martin IV, P. K. 9th	(2) Miller, Butch 49th	(3) Albers, John 56th
(4) Hill, Hunter 6th	(5) Harbison, Ed 15th	(6) Brass, Matt 28th

Sponsored In House By

Houston, Penny 170th

Committees

SC: Insurance and Labor

HC: Insurance

First Reader Summary

A BILL to be entitled an Act to amend Chapter 24 of Title 33 of the Official Code of Georgia Annotated, relating to insurance generally, so as to provide for a short title and findings; to require health plans to provide coverage for hearing aids for certain individuals; to provide for the frequency of replacing hearing aids; to provide for coverage of services and supplies; to provide options for higher priced devices; to provide for related matters; to repeal conflicting laws; and for other purposes.

Status History

Jul/01/2017 - Effective Date
 May/08/2017 - Act 174
 May/08/2017 - Senate Date Signed by Governor
 Apr/07/2017 - Senate Sent to Governor
 Mar/30/2017 - Senate Agreed House Amend or Sub
 Mar/20/2017 - House Passed/Adopted By Substitute
 Mar/20/2017 - House Third Readers
 Mar/15/2017 - House Committee Favorably Reported By Substitute
 Mar/09/2017 - House Second Readers
 Mar/06/2017 - House First Readers
 Mar/03/2017 - Senate Passed/Adopted
 Mar/03/2017 - Senate Third Read
 Mar/01/2017 - Senate Read Second Time
 Feb/28/2017 - Senate Committee Favorably Reported
 Feb/21/2017 - Senate Read and Referred
 Feb/17/2017 - Senate Hopper

Footnotes

3/30/2017 Senate agreed to House Substitute

Votes

Mar/30/2017 - Senate Vote #303	Yea(46)	Nay(5)	NV(3)	Exc(1)
Mar/20/2017 - House Vote #284	Yea(155)	Nay(5)	NV(10)	Exc(10)

Cost of Children's Hearing Aid Insurance Mandate, Birth Through Age 18

All Numbers for State of GA		Source
Population, 2014 estimate	10,097,343	1
Individuals Covered by SHBP	650,000	2
Individuals Receiving Coverage through Private Insurance	2,158,355	
Total SHBP paid out for \$3K limit coverage Jan '15-Nov '15	\$ 114,769.88	DCH
Annualized for all of 2015 (\$114,769.88/11)*12	\$ 125,203.51	
Total SHBP Increase after benefit increase from \$1,500 - \$3,000	\$ 49,811.00	DCH
Increase per enrollee (\$49,811/650K)	\$ 0.08	
Current cost per enrollee (\$125,203.51 / 650K)	\$ 0.19	
Cost if coverage raised to \$6k (\$125,203.51 * 2))	\$ 250,407.01	
Cost per enrollee for \$6k (\$250,401.01 / 650K employees)	\$ 0.39	
Estimated Cost Associated with Legislation (2,158,355 * \$.39)	\$ 831,488.04	\$ 0.00
Sources:		
1 US Census Data, http://www.census.gov/content/dam/Census/library/publications/2015/demo/p60-253.pdf		
2 State Health Plan Could Cover Children's Hearing Aids, 11 Alive, January 20, 2014.		0.001428571
3 2014 Supplemental Health Care Exhibit, Office of Insurance & Safety Fire Commissioner		
Key Assumptions/Considerations:		
-Current bill language stipulates coverage for children 0-18 \$3000 per ear every 48 months, consider changing to be consistent with SHBP		
-Assumption is that incidence of hearing loss and age breakout is the same in the SHBP population and privately insured population		
-Privately insured individuals would choose to access the benefit similarly to those in the SHBP		

Estimated Cost to Provide Insurance Benefit to Children

Estimated number of children with hearing loss (birth through age 22) = **4,260**

This number was calculated using projected US Census Data multiplied by the CDC EHDI Hearing Screening and Follow up Survey, 2009 data which indicates a national prevalence of hearing loss at 1.4 per 1,000.

Estimated number of children with hearing loss receiving Medicaid = **1,747**

This number was calculated using the Medicaid prevalence of 41% from the Children's Defense Fund 2011 Report for GA.

Estimated number of children with hearing loss covered by self insured plans (excluded from mandate by federal ERISA law) = **1,235**

Calculation: $4,260 \times 29\%$ (estimated individuals on self-insured plans from CDC) = 1,235

Estimated number of children with hearing loss who would access benefit = **1,278**

Calculation: $4,260 - 1,747 - 1,235 = 1,278$.

Estimated number of children accessing benefit annually = **426**

This number was calculated using the assumption that the number of children accessing the insurance benefit would be spread across the recommended benefit period of 3 years (i.e. 1/3 of the children accessing the benefit each year over the 36 mo. benefit period. $1,278 \text{ children} / 3 \text{ years} = 426 \text{ children per year}$).

Estimated cost of benefit per year = **\$2,556,000**

Hearing aids cost approximately \$6,000 per pair. $426 \times \$6,000 = \$2,556,000$.

Estimated number of insured Georgians = **6,735,725**

Based on US Census data for Georgia.

Estimated insurance premium increase per insured GA citizen = **\$.38**

$\$2,556,000$ annual estimated cost of hearing aid insurance benefit / $6,735,725$ insured GA residents



An Ongoing Journey Towards Securing Hearing Aid Coverage for Children

A Presentation to the AG Bell Chapter Presidents

Kelly Jenkins
June 27th, 2014



- Personal Backstory and Creation of Let Georgia Hear
- High Level Strategy
- Success to Date
- Major Hurdles to Overcome
- Future Plans

LETGEORGIAHEAR
GEORGIA'S INITIATIVE FOR CHILDREN'S HEARING AID INSURANCE

- **Personal Backstory and Creation of Let Georgia Hear**
- High Level Strategy
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LETGEORGIAHEAR
GEORGIA'S INITIATIVE FOR CHILDREN'S HEARING AID INSURANCE

Background & Motivation



Sloane Jenkins
-4 year old
-Ballerina
-Gymnast
-Little Sister
-Horseback rider

...and a child with progressive bilateral hearing loss & sparkly pink hearing aids!

4



About Let Georgia Hear

A parent-led initiative whose goal is to secure insurance coverage for children's hearing aids in the state of Georgia.



5





Creation of HB 74

September 2011 – Representative Edward Lindsey Agrees to Sponsor HB 74



6

 **Creation of HB 74**


 **WIN** January 2012 – HB 74 is Introduced into Georgia House of Representatives

7 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

8 **SECTION 1.**

9 Chapter 24 of Title 33 of the Official Code of Georgia Annotated, relating generally to
10 insurance, is amended by adding a new Code section to read as follows:
11 33-24-59.16.
12 (a) This Code section shall be known and may be cited as the 'Hearing Aid Coverage for
13 Children Act.'
14 (b) The General Assembly finds and declares that:
15 (1) The hearing aid coverage for children act is necessary to ensure that all children with hearing loss have access to hearing aids and related services.

7

 **Creation of HB 74**

- Personal Backstory and Creation of Let Georgia Hear
- **High Level Strategy**
- Success to Date
- Major Hurdles to Overcome
- Future Plans

8

LETGEORGIAHEAR
GEORGIA'S INITIATIVE IN CHILDREN'S HEARING AID INSURANCE

A Few Facts and Obstacles to Consider

- Twenty Other States Have Passed this type of Legislation
- Self Insured Plans (which account for a majority of insurance plans in Georgia) are not required to comply with any state insurance mandates due to Federal ERISA Regulations
- Medicaid Already Covers the Cost of Children's Hearing Aids – indicating their medical necessity
- Hearing Aids are not covered by the Affordable Care Act's Essential Health Benefits Plan in Georgia
- The Insurance Lobby and the Small Business Lobby have extensive relationships and influence in the Georgia Legislature
- Georgia has resisted the Affordable Care Act and the legislature is generally opposed to any insurance mandates
- Georgia Established a Special Advisory Commission for Mandated Health Insurance Benefits to review all mandates, roll back many and make formal recommendations to General Assembly

9

LETGEORGIAHEAR
GEORGIA'S INITIATIVE IN CHILDREN'S HEARING AID INSURANCE

Current States with Bills or Bills in Progress

The map shows the following states with bills or bills in progress:

- Dark Green (Legislation Passed):** OR, CO, NM, MN, WI, MO, AR, TN, NC, SC, GA, ME.
- Light Green (Bills in Progress):** WY.

Legend:

- VT
- NH
- MA
- RI
- CT
- NJ
- DE
- MD
- DC

10



The Power of the Personal Relationship

Sara and my motto:

"Why Make Enemies When You Can Make Friends?"

- Many personal visits and interactions at the Capitol
- Open-mindedness when listening to opposition and consideration of their position
- Reaching out to "opposition" such as insurance lobby and small business lobby to make a personal connection
- Hosting legislative breakfasts with free hearing screenings
- Making remarks about the willingness of certain legislators to listen to us when given opportunity in media
- And most importantly making it personal by ...

13

Keeping it All About the Kids



14



LETGEORGIAHEAR
GEORGIA'S INITIATIVE IN CHILDREN'S HEARING AID INSURANCE

Creating a Position Statement


We did a lot of homework:

- Combed through pages of research both academic and educational
- Discussed needs with educational institutions and policymakers
- Developed relationships with the CDC to get information on potential cost savings of EHDI

And Made a lot of Marketing Collateral:


- One-sheets
- Whitepapers
- Cost Benefit Analyses
- All printed and financed by our parent volunteers!

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Our Position Statement in a Nutshell


Please Support the Hearing Aid Coverage for Children Act!



LETGEORGIAHEAR

GEORGIA'S INITIATIVE FOR CHILDREN'S HEARING AID INSURANCE

Go to www.letgeorgiahear.org/video to learn more!




HB74 IS COST EFFECTIVE FOR OUR STATE

25¢ >

— HB74 —

Will cost citizens less than 25¢ per year per insured Georgian.



20 STATES

HAVE PASSED SIMILAR LEGISLATION

10% <

Less than 10% of Georgia parents surveyed have been able to get hearing aid coverage from their insurance companies.


EARLY DETECTION + INTERVENTION FOR HEARING LOSS

= 36%


REDUCTION IN EDUCATIONAL COST ATTRIBUTABLE TO LATE DETECTED HEARING LOSS

=\$6,000.00

EVERY 3-5 YEARS



17



Our Cost Benefit Analysis in a Nutshell

Estimated Cost and Potential Cost Savings for HB 74

Estimated number of children with hearing loss (under 22) = 5,610¹
Source: Office of Maternal and Child Health Epidemiology, January 2013.

Children who would not be affected by HB 74 = 4,741²
Source: Children's Defense Fund, February 2012; National Employer Health Insurance Survey. Calculation: Removes children who qualify for Medicaid/CHIP/ACA, uninsured children and children on self-insured plans from affordable market.

Estimated number of children who would access benefit = 869
Calculation: 5,610 - 4,741 = 869.

Estimated number of children accessing benefit annually = 290³
Calculation: 869 / 3 year benefit period = 289.6

Estimated cost of benefit per year = \$1,740,000⁴
Calculation: Maximum allowable benefit is \$6,000. 290 x \$6,000 = \$1,740,000

Estimated number of insured G
Source: Based on US Census data for Geor

Estimated annual insurance p
les

Cost of Education for deaf/hard
the additional costs associated w
intervention range from \$46,501
Source: The Center for Disease Control, I

Estimated annual insurance premium increase per insured GA citizen = less than 25¢!⁶

Cost of Education for deaf/hard of hearing children = Estimates regarding the additional costs associated with children who do not receive early intervention range from \$46,500 to \$420,000 per child.⁷
Source: The Center for Disease Control, International Journal of Pediatric Otorhinolaryngology.

Key

HB 74 results in a relatively
in cost savings to the state of Georgia.

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LETGEORGIAHEAR
GEORGIA'S INITIATIVE IN CHILDREN'S HEARING AID INSURANCE

Current Non Profit Supporters

The following Organizations/Institutions support our efforts at Let Georgia Hear!

THE GEORGIA COMMISSION ON HEARING IMPAIRED AND DEAF PERSONS

The Georgia Speech Language Hearing Association

Georgia Hands and Voices

Hands & Voices

American Academy of Pediatrics
DEDICATED TO THE HEALTH OF ALL CHILDREN

Georgia Chapter

Metro Audiology Consultants for the Hearing Impaired

Georgia Society of Hearing Professionals

Georgia Academy of Audiology

GABell
National Cochlear Implant Association for the Deaf and Hard of Hearing
Georgia Chapter

ATLANTA SPEECH SCHOOL
75th Anniversary

THE JUNIOR LEAGUE of Atlanta
Women Transforming Communities

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LETGEORGIAHEAR
GEORGIA'S INITIATIVE FOR CHILDREN'S HEARING AID INSURANCE

Online Media Efforts

www.letgeorgiahear.org

LETGEORGIAHEAR Georgia's Initiative for Children's Hearing Aid Insurance

HOME MISSION FACTS DONATE HELP PERSONAL STORIES NEWS & RESOURCES

AIDING GEORGIA'S CHILDREN

Did you know...

- Most insurance companies in Georgia do not cover hearing aids for children
- Hearing aids can cost as much as \$6,000 per pair
- 20 states require insurance companies to cover children's hearing aids

We want Georgia to be the next state to take this step!

Exciting News: Let Georgia Hear has partnered with the **Global Medical Relief Fund** to provide financial assistance to children in need of hearing aids who reside in Georgia! Please consider donating.

Sign the Online Petition

Please sign to support the effort to require insurance companies in Georgia to cover children's hearing aids!

SIGN NOW

3,843 signatures

CONNECT WITH US!

Facebook, YouTube, Email icons

LETGEORGIAHEAR
GEORGIA'S INITIATIVE FOR CHILDREN'S HEARING AID INSURANCE

Online Media Results

Invested Facebook Community = 464 members
www.facebook.com/letgeorgiahear

Meet Holly! She is 17 years old and has a high frequency, moderately-severe, bilateral, sensorineural hearing loss. She is on her fourth set of hearing aids. None were ever covered by insurance. She will be a senior this year! And we are looking forward to college! We are sharing your petition as often as possible! — vi



Ullika - Comment

Has hearing with the good and bad of 100m out one of 10" he is proud of them to show they do want attention to be studying... at hearing aid Service of Pangloss.



Thank you for sharing amazing young girl Ella is! I am proud to know



00:35

Our daughter, Ella, has been diagnosed with unilateral hearing loss in right ear due to nerve damage. She is 4 months old, and did not newborn hearing screen on the right. We were able to get assist-through a loaner bank until we are able to come up with funding-wonderful opportunity for all of our children to receive the proper tools that they deserve. After all, this is their journey, but it's our parents to carry them through.



Ullika - Comment

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GEORGIA'S INITIATIVE FOR CHILDREN'S HEARING AID INSURANCE


I ❤️ My Hearing Aids Campaign



February 1, 2014

Ullika - Comment

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Online Media Results

Online Newsletter with 3,409 subscribers used to...

- Trigger Letter Writing Campaigns
- Get Information Out about Hearings in order to pack the room
- Solicit Donations
- Keep followers up to date

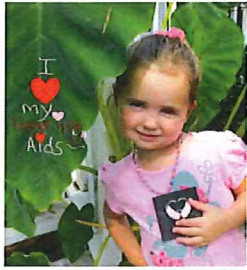
Let Georgia Hear Update

Dear << Test First Name >>,


Thank you so much for signing our petition to get insurance coverage for children's hearing aids. The legislative session concluded on March 20th, and though our bill has not yet passed, we wanted to take a moment to reflect on our recent accomplishments:

- Over 3,700 petition signatures
- Over 450 members in our Facebook group
- [Governor Deal](#) has allocated [over \\$800K](#) to the State Health Benefit Plan to provide hearing aid coverage for children. This means individuals covered by the State Health Benefit Plan will receive coverage for hearing aids for their children starting in 2015!
- A commitment from [Representative Penny Houston](#) (GA District 170) to sponsor our bill next session!

Many of you have asked how you can [contribute financially to this effort](#), and we have recognized that many of you need help NOW for your children. We are thrilled to announce our partnership with the [Global Medical Relief Fund](#). This amazing organization has set up a hearing aid fund which will assist children in our state who are in need of hearing aids while we continue to fight for this legislation. However, we need your help! Please consider doing the following to help hard of hearing children in Georgia.



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Online Media Results

Below are the results from our survey, which was taken by 109 parents and caregivers:

- Over 1/3 of parents surveyed had to wait longer than 3 months to get hearing aids for their children after learning of their hearing loss.
- 31% of parents surveyed reported that the high cost of hearing aids delayed their ability to obtain hearing aids for their child.
- 12% of our respondents had TWO children in their household with documented hearing loss.
- Less than 10% of parents were able to receive ANY funding via their insurance.
- 30% reported that if cost were not an issue, they would have chosen a different/more expensive device for their child.
- 77% of children surveyed wear bilateral hearing aids and the remainder (23%) wear unilateral aids.

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LETGEORGIAHEAR
GEORGIA'S INITIATIVE IN CHILDREN'S HEARING AID INSURANCE

Traditional Media Samples

Over 30 articles and news segments to date!

Local family among those pushing 'Hearing Aid Coverage for Children Act'

Posted by Zach Mitcham in Top Stories Friday, February 15, 2013
Comments (2)

Madison County's Ryleigh Palmer is just 11 years old, but she is already well acquainted with the adult world of insurance claims.

Ryleigh Palmer is a sixth grader at



brother, Isaac, 8, are pictured with their hearing aid. Their mother, Jenny Palmer, says she is immensely grateful for the hearing aids.

Agencies step up to help children

Johna Strickland Rush
jstrick@state.ga.gov

Stacey Poreh vividly remembers the day she learned her 10-month-old son had mild to moderate hearing loss. The diagnosis was a shock followed by after-chock as the Kingsland family discovered a single pair of hearing aids would cost between \$2,000 and \$4,000 — and their insurance company did not cover the devices for pre-lingual children.

Babies Can't Wait, administered by the Georgia Department of Public Health, helped purchase Waylon Poreh's first hearing aids. A few years later, Waylon needed new aids as his hearing loss had become moderate to severe but he had aged out of Babies Can't Wait and insurance still did not offer coverage. For six months, Waylon, now 4, wore a pair borrowed from the manufacturer while his parents searched for a hearing aid company that would cover the devices. The Georgia House of Representatives is considering legislation to help families like the Porehs.



Waylon Poreh, a 4-year-old Kingsland resident, has moderate to severe hearing loss and depends on hearing aids, which his family must pay for out of pocket because their insurance company does not cover the devices. The Georgia House of Representatives is considering legislation to help families like the Porehs.



WIN

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LETGEORGIAHEAR
GEORGIA'S INITIATIVE IN CHILDREN'S HEARING AID INSURANCE

- Personal Backstory and Creation of Let Georgia Hear
- High Level Strategy
- **Success to Date**
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LETGEORGIAHEAR
GEORGIA'S INITIATIVE BY CHILDREN'S HEARING AID INSURANCE

Two Hearings!

February 5, 2013: Hearing #1 before House Insurance Commission



WIN

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LETGEORGIAHEAR
GEORGIA'S INITIATIVE BY CHILDREN'S HEARING AID INSURANCE


Two Hearings





June 4, 2013: Hearing #2 before Special Advisory Commission




WIN

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 **Other Recent Successes**

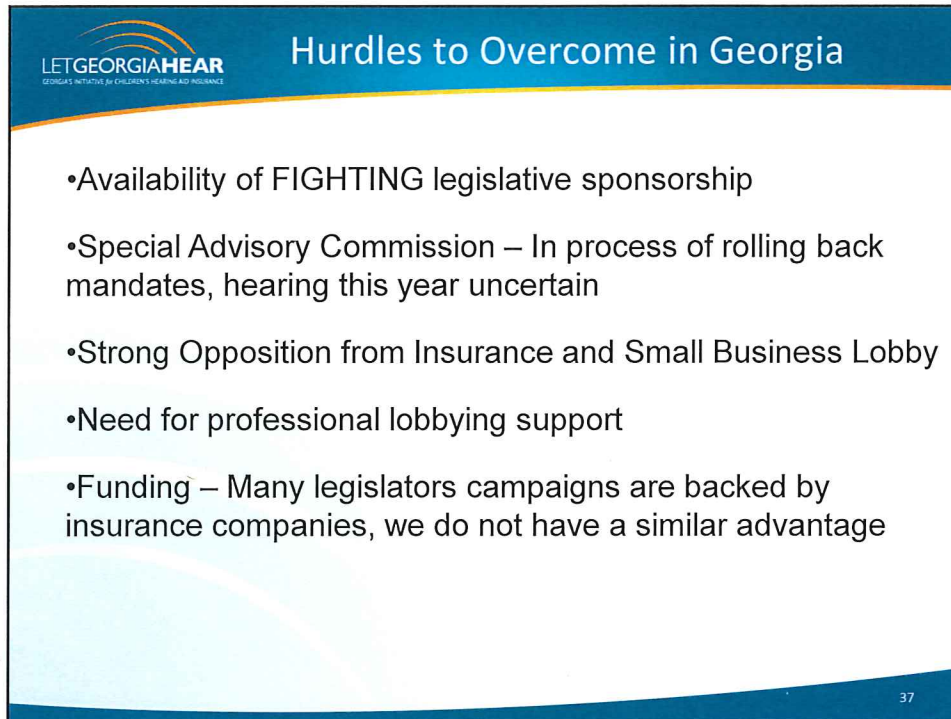
-  **WIN** 1/17/2014 Governor Deal Adds \$853K to 2015 State Health Benefit Plan to Cover Hearing Aids for Children – impacting 650,000 Georgians!
-  **WIN** Global Medical Relief Fund Starts a Program for Children in GA!
-  **WIN** Georgia Lions Lighthouse investigates new \$500K Program to help children
-  **WIN** Much improved awareness of issue in Capitol!

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- Personal Backstory and Creation of Let Georgia Hear
- High Level Strategy
- Success to Date
- **Major Hurdles to Overcome**
- Future Plans

36

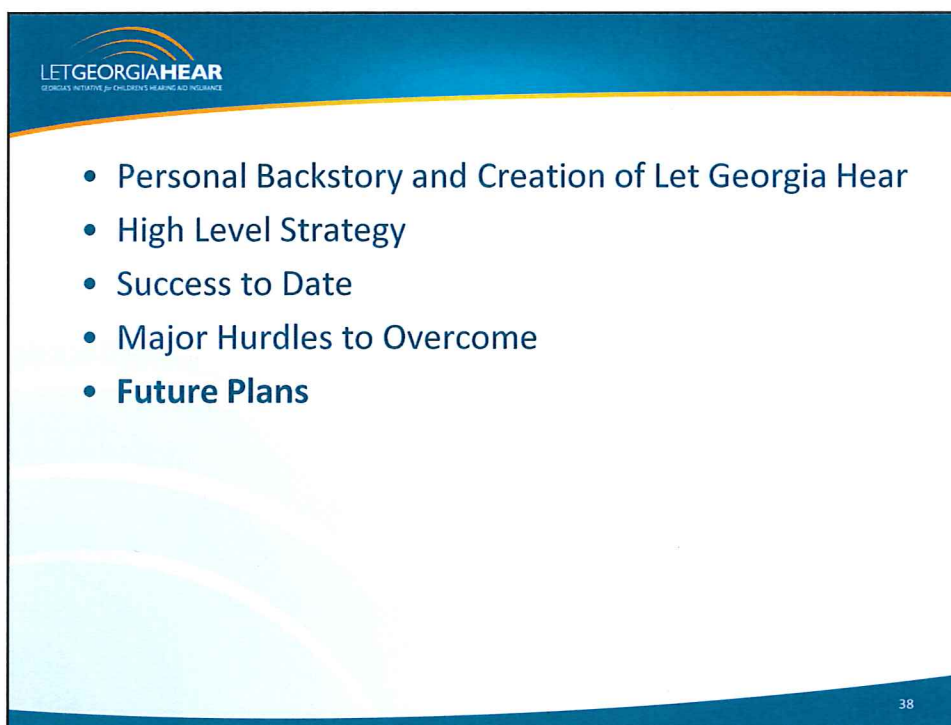


LETGEORGIAHEAR
GEORGIA'S INITIATIVE BY CHILDREN'S HEARING AID INSURANCE

Hurdles to Overcome in Georgia

- Availability of FIGHTING legislative sponsorship
- Special Advisory Commission – In process of rolling back mandates, hearing this year uncertain
- Strong Opposition from Insurance and Small Business Lobby
- Need for professional lobbying support
- Funding – Many legislators campaigns are backed by insurance companies, we do not have a similar advantage

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LETGEORGIAHEAR
GEORGIA'S INITIATIVE BY CHILDREN'S HEARING AID INSURANCE

- Personal Backstory and Creation of Let Georgia Hear
- High Level Strategy
- Success to Date
- Major Hurdles to Overcome
- **Future Plans**

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Things to Consider

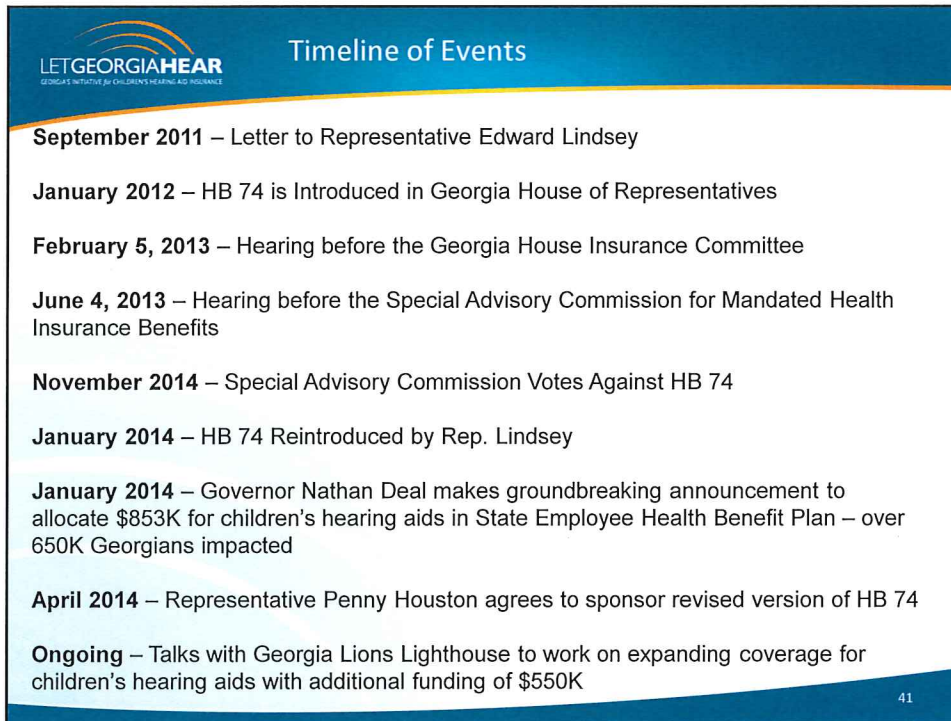
- Volunteer Passion and Availability & Strong Parent Involvement
- Budget
- Current Legislative Environment
- Openness to Concession
- Media & Legislative Connections

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Possible Future Plans

- Introduce a Companion Bill in Senate.
- Develop and Expand Let America Hear – Nationwide network of states working towards same goal. Currently we have 11 states participating.
- Engagement of hearing aid manufacturers and others with a vested interest in bill passage – try to get professional lobbying support.
- Monitor the State Health Benefit Plan and how claims are processed.
- Monitor financial results in other states who have passed bills.
- Encourage self insured plans to comply voluntarily.
- Investigate opportunities to get hearing aids for children in the Essential Health Benefits plan.

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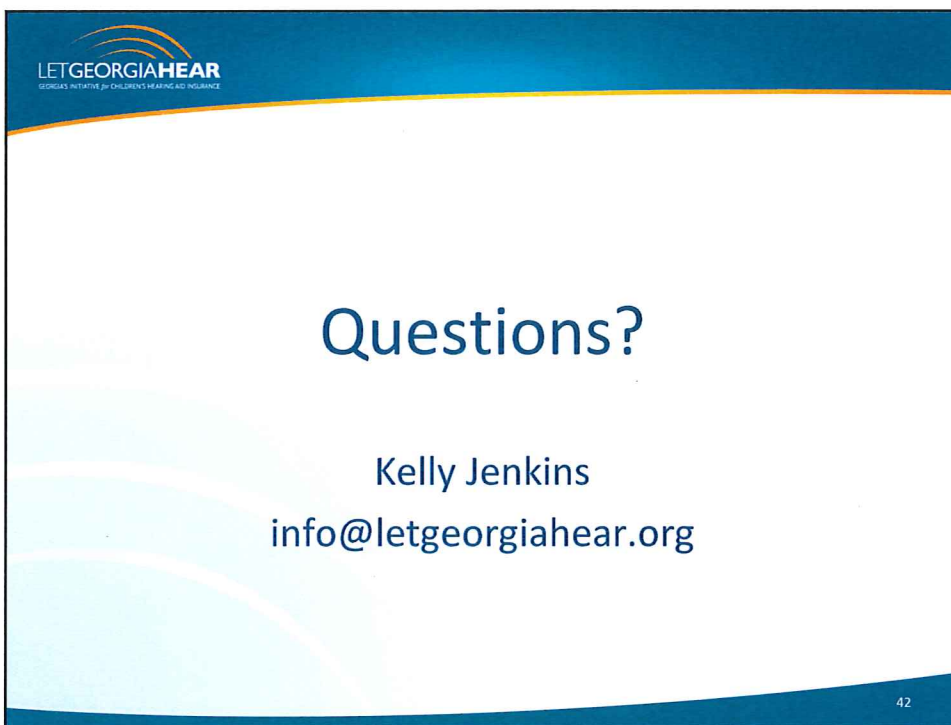


LETGEORGIAHEAR
GEORGIA'S INITIATIVE FOR CHILDREN'S HEARING AID INSURANCE

Timeline of Events

- September 2011** – Letter to Representative Edward Lindsey
- January 2012** – HB 74 is Introduced in Georgia House of Representatives
- February 5, 2013** – Hearing before the Georgia House Insurance Committee
- June 4, 2013** – Hearing before the Special Advisory Commission for Mandated Health Insurance Benefits
- November 2014** – Special Advisory Commission Votes Against HB 74
- January 2014** – HB 74 Reintroduced by Rep. Lindsey
- January 2014** – Governor Nathan Deal makes groundbreaking announcement to allocate \$853K for children's hearing aids in State Employee Health Benefit Plan – over 650K Georgians impacted
- April 2014** – Representative Penny Houston agrees to sponsor revised version of HB 74
- Ongoing** – Talks with Georgia Lions Lighthouse to work on expanding coverage for children's hearing aids with additional funding of \$550K

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LETGEORGIAHEAR
GEORGIA'S INITIATIVE FOR CHILDREN'S HEARING AID INSURANCE

Questions?

Kelly Jenkins
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ONE HUNDRED FOURTH LEGISLATURE

SECOND SESSION

LEGISLATIVE RESOLUTION 463

Introduced by Campbell, 25.

PURPOSE: The purpose of this interim study is to examine ways to improve the coverage of hearing aid costs for Nebraska families. The study committee shall coordinate with the Commission for the Deaf and Hard of Hearing and work with interested stakeholders to identify the areas of concern, conduct necessary research, and explore various ways to address the needs identified. The issues addressed by this interim study shall include, but not be limited to:

- (1) How other states cover hearing aid costs;
- (2) Whether hearing aid coverage should be included as an essential health benefit under the federal Patient Protection and Affordable Care Act;
- (3) An examination of health insurance coverage options for persons requiring hearing aids; and
- (4) Recommendations on how to improve the services being provided by the hearing aid banks.

NOW, THEREFORE, BE IT RESOLVED BY THE MEMBERS OF THE ONE HUNDRED FOURTH LEGISLATURE OF NEBRASKA, SECOND SESSION:

1. That the Health and Human Services Committee of the Legislature shall be designated to conduct an interim study to carry out the purposes of this resolution.

2. That the committee shall upon the conclusion of its study make a report of its findings, together with its recommendations, to the Legislative Council or Legislature.

What is the Legislation?

Today, children who are born with hearing loss in our state often are not able to get hearing aids due to the fact that insurance companies are not required to cover the cost of hearing aids in Georgia as they are in other states. The Hearing Aid Coverage for Children Act would require insurance companies to provide coverage for children's hearing aids in Georgia. This legislation has been introduced several times in the House (beginning in 2011 with Rep. Edward Lindsey as sponsor) and many concessions have been added to the bill language based on concerns from small businesses and insurance companies. Current bill language exempts companies if they can illustrate that premiums would increase by more than 1 percent as well as all small businesses with 10 or fewer employees.

Our goal is to introduce legislation that will help deaf children without putting an undue burden on insurance companies or small businesses. Medicaid covers the cost of hearing aids for children in Georgia, but our working, privately insured citizens are often unable to get hearing aids for their children due to lack of coverage. Today, these are the families bearing the greatest burden and their children are unable to reach their full learning potential as a result.

Who will Benefit from this Legislation?

Georgia's Hard of Hearing Children

- Hearing loss is among the most prevalent birth defects in America affecting 2.02 per 1000 children up to age 3 in Georgia.¹
- Approximately 2,000 children in Georgia are candidates for hearing aids but do not qualify for Medicaid or Peachcare (these plans cover hearing aids for children who are eligible).² A little over 800 of these children would actually be affected by the legislation as the remainder are on self-insured plans.
- Hearing aids can cost \$6,000 per pair and must be replaced every 3-5 years. This is an expense of over \$40K by the time a child reaches age 21. Less than 10% of parents surveyed were able to secure some level of hearing aid coverage through private health insurance.³
- Without access to clear sound, these children fall behind drastically in terms of literacy and language development, academics, and the ability to contribute as a productive citizen.⁴
- With hearing aids, children can reach their fullest potential. They are able to do anything a hearing child can do with the right amplification and early intervention.

Georgia's Educational System and Economy

- Children who do not receive early intervention for hearing loss cost schools an additional \$420K and are faced with overall lifetime costs of \$1 million in special education, lost wages, and health complications.⁵
- However, with appropriate early intervention, children with hearing loss can be mainstreamed in regular elementary and secondary education classrooms offsetting the above costs.
- There is a documented correlation between untreated hearing loss and unemployment.⁶
- Untreated hearing loss results in a loss of household income of up to \$12K per year, and this has a negative economic impact in Georgia due to unrealized taxes.⁷

Why Should I Support this Legislation?

Georgia was an early adopter for universal newborn hearing screening in 1999, but lack of access to hearing aids represents a major gap. Today, 20 other states have passed laws requiring insurance companies to cover hearing aids for children including NC, TN, OK, KY, AR and LA. Many of these states were not supportive of insurance mandates in general but made an exception because of the financial implications this legislation had in their state compared to the low premium increases required to offset the cost (we estimate \$.25 per insured citizen). Over 4,000 signatures have been gathered in Georgia illustrating that this is something that is important to our citizens. This legislation will improve both the lives of our children *and* Georgia's economy and educational system.

