

Submitter: Claire Leake

On Behalf Of:

Committee: House Committee On Behavioral Health and Health Care

Measure: HB2994

Claire Leake

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Portland, OR 97219

Dear House Committee on Behavioral Health and Healthcare,

As a resident of the state of Oregon, I am writing in support of HB 2994: Insurance Coverage Fix for Children's Hearing Aids. In 2018, our legislature passed HB4104 which required insurers to cover hearing aids, cochlear implants and certain assistive listening devices to help children who are deaf and hard of hearing achieve their potential. The bill passed almost unanimously, showed bipartisan support, and was a national model for how a state can support those who are deaf and hard of hearing. Unfortunately, the bill wasn't perfect and insurance companies found various loop holes to save them money, but hurt families and children who are deaf and hard of hearing. This bill would update the mandate to fix the identified issues.

As a speech and language pathologist who works with children who are deaf and hard of hearing to help them develop their listening and spoken language skills, I cannot reiterate enough the importance of early diagnosis, early access to sound and quality interventions. When these components are in place, children are able to reach their full potential. Denials, high out-of-pocket expenses for necessary equipment, and coverage for only certain listening devices should not prevent our children who are deaf and hard of hearing from achieving their full potential. Families and employers who pay for private insurance should be able to depend on their insurance to cover the services and technology necessary to help their children hear. Furthermore, audiologists who provide the important service of fitting and programming devices should be reimbursed appropriately for their work and for each device they program. A colleague of mine who is an audiologist recently shared her frustrations with me regarding how she has seen insurance companies work around our current law over the last 4 years. She saw insurance companies who agreed to cover hearing aids, only to raise deductibles by over \$3,000 meaning parents still had to figure out how to pay for hearing aids out-of-pocket. She saw babies who needed additional ear molds because their ears were growing but couldn't get them covered because they had already used their allowed amount. Hearing aids can't work without appropriately fitting ear molds. Finally, she worked with a young child whose insurance company agreed only to cover one type of remote microphone, but this microphone would not work with their devices. These examples are not in line with the spirit of the law and need to be fixed. HB2994 fixes this.

This bill would update current legislation to require coverage for the most medically appropriate hearing aids, cochlear implants, and assistive listening devices, not just

the cheapest. It would require coverage for all necessary components required for hearing devices to work, not just the hearing devices themselves and it would increase the number of ear molds covered for children under eight to account for their growing ears. It would waive the need to meet a deductible before this very important coverage would take effect and it would require insurance companies to offer resolution services to help individuals challenge denials. Finally, it would fix reimbursement issues so audiologists can get paid for the important work they are doing.

Thank you for your time today and for considering this bill. Your support of children with hearing loss is greatly appreciated.

Sincerely,

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Speech and Language Pathologist