

TESTIMONY for S.137 Health Insurance Coverage for Hearing Aids

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Good afternoon. Thank you for allowing me to share my thoughts with you. I am a person with hearing loss. I also have a grown son and other extended family members who are hard of hearing and late deafened. So I speak from personal experience.

Hearing loss is a serious issue. It adversely impacts the health and quality of life of not only those who have it but also the people around us. Because it is an invisible condition it is far more prevalent than most people realize. The Hearing Loss Association of America (HLAA) (1) and the National Institute on Deafness and other Communication Disorders (NIDCD) (2) state that between 10% and 20% of all Americans (35 - 48 million) have hearing loss.

Applying these percentages to Vermont with our population of about 625,000 (Census data July 1, 2017) (3) we estimate between 62,000 – 124,000 Vermonters are living with some degree of hearing loss. As people age, the percentages increase. For people over 65 the rate of hearing loss is as high as one person in three. By age 85 it is approximately one person in two. It is highly likely you know someone who struggles with hearing loss or perhaps you have hearing loss yourself.

However despite the difficulties hearing loss causes in lives and livelihoods only one person in five gets treatment. (4) The cost out of pocket is prohibitive and because most private health insurers do not cover hearing aids, people are unable to access effective treatment. For those who are unable to afford hearing aids, the deleterious impact on health and well being can be profound.

Untreated hearing loss has been implicated in:

- Progressive isolation, social withdrawal and paranoia (4)
- Increased incidence and severity of depression and substance abuse
- Long term stress and its harmful effect on cardiovascular health
- Misunderstandings, miscommunications leading to strained personal relationships
- Difficulties in school and an increased risk of failure and dropping behind and dropping out
- Mistakes and miscommunication on the job hindering career growth, earning potential and higher risk of termination. (5)
- For older adults, untreated hearing loss is implicated in an increased rate of cognitive decline. (6)
- The elderly are at risk of having their hearing loss misdiagnosed as dementia and as a result receive inappropriate and ineffective medical interventions.

The result of untreated hearing loss leads to not only personal cost and harm to the individual, but it results in higher costs to the community due to poorer health outcomes that lead to greater reliance on medical services, increased financial dependency on support and social services, and decreased contribution to tax revenue due to chronic underemployment and unemployment.

Yet, treatment in the form of hearing aids can make all the difference. This intervention is already available for some. Vermont Medicaid covers hearing aids for children up to age 22. Medicaid also covers hearing aids for qualified low income Vermonters. For the rest with hearing loss, treatment

access and affordability is an urgent need. It is a cost we bear as a community whether we personally have hearing loss or not.

We are asking that private health insurance coverage for hearing aids be on par with the already established Medicaid guidelines. It is imperative for the health and well being of Vermonters with hearing loss. But it also benefits all of us when everyone is able to participate fully in our communities.

We appreciate your consideration and support.

Thank you.

(1) HLA Hearing Loss Basics

<https://www.hearingloss.org/hearing-help/hearing-loss-basics>

(2) NIDCD Quick Statistics

<https://www.nidcd.nih.gov/health/statistics/quick-statistics-hearing>

(3) Vermont Census

<https://factfinder.census.gov/bkmk/cf/1.0/en/state/Vermont/ALL>

(4) Hearing Loss and Stress, What You Should Know

<https://www.everydayhearing.com/hearing-loss/articles/hearing-loss-stress/>

(5) Untreated Hearing Loss and its Impact on Job Performance

<https://www.yourhearinghealth.com/blog/impact-untreated-hearing-loss-job-performance/>

(6) Reuters, Untreated Hearing Loss Tied to Cognitive Decline in Older Adults

<https://Reuters.com/article/us-health-hearing-dementia/untreated-hearing-loss-tied-to-cognitive-decline-in-older-adults-idUSKCN1MQ313>