

# SENATE BILL REPORT

## SB 5277

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As of January 21, 2006

**Title:** An act relating to coverage for hearing aids.

**Brief Description:** Requiring plans that provide coverage for prostheses to provide coverage for hearing aids.

**Sponsors:** Senators Hargrove and Regala.

**Brief History:**

**Committee Activity:** Health & Long-Term Care: 1/31/05, 1/23/06.

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### SENATE COMMITTEE ON HEALTH & LONG-TERM CARE

**Staff:** Jonathan Seib (786-7427)

**Background:** There are approximately 650,000 people in Washington with hearing loss, 14,000 of whom are profoundly deaf. Untreated, hearing loss can effect one's mental, social and emotional well-being. In children, it can dramatically effect speech and language development. Sound amplification with hearing aids is an effective treatment for people with mild to severe hearing loss. A pair of hearing aids commonly cost \$3,000 to \$4,000.

Not all health insurance carriers cover hearing aids, and those who do often limit the coverage.

The Department of Health recently completely a hearing aid mandated benefit sunrise review. Its draft report concludes, "The financial impact of a basic hearing aid benefit is outweighed when compared to the significant health benefit it provides." The report also includes several recommendations regarding limitations on the benefit should it be mandated.

**Summary of Bill:** All health carriers and state purchased health care programs that provide coverage for prostheses must also include coverage for hearing aids, provided that such services are delivered upon the recommendation of the patient's physician, physician assistant, or advanced registered nurse practitioner.

**Appropriation:** None.

**Fiscal Note:** Available.

**Committee/Commission/Task Force Created:** No.

**Effective Date:** Ninety days after adjournment of session in which bill is passed.

**Testimony For:** Hearing loss has a dramatic impact on one's well being, and hearing aids should be treated no differently than wheel chairs with regard to insurance coverage. Hearing aids are a necessity, not a luxury. They are expensive, and a person should not have to have to jeopardize his or her finances just to purchase one. Hearing aids allow those with hearing

problems to remain productive and employed, and allow hearing impaired children to participate in school to the same degree as their peers. This is a cost effective piece of legislation that, apart from its social benefit, implicitly carries with it long term cost savings that will far offset its modest costs.

**Testimony Against:** Hearing aids are valuable and important, and we are not unsympathetic to the needs of the hearing impaired. But the bill will increase the overall cost of health care coverage, which is already unaffordable to many individuals and businesses. Small businesses in particular are dropping insurance coverage altogether. The mandate would also not effect those health care plans to which state regulations do not apply.

**Who Testified:** PRO: Penny Allen, Washington State Association of Self Help for Hard of Hearing People; Thomas Littman, Virginia Mason Medical Center; Karin Cook, parent.

CON: Mel Sorensen, Washington Association of Health Underwriters; America's Health Insurance Plans; Ken Bertrand, Group Health; Gary Smith, Independent Business Association; Mellani Hughes McAleenan, Association of Washington Business.

Signed in, Unable to Testify & Submitted Written Testimony: Ben Gilbert, Washington State Association of Self Help for Hard of Hearing People; Rebecca Berry, parent; Christine Haase, parent; Chad Ludwig, Community Service Center for the Deaf & Hard of Hearing; Marla Nonken, Disability Activist.