

**Senate Finance Committee
February 28, 2024**

**Senate Bill 778 Health Insurance - Hearing Aids for Adults - Coverage
Support**

On behalf of the National Association of Social Workers, Maryland Chapter (NASW-MD) Committee on Aging, we would like to voice our support for Senate Bill 778 - Health Insurance - Hearing Aids for Adults - Coverage. This bill will provide Marylanders with coverage for a portion of the cost of hearing aids.

As social workers for older adults, we are aware of the importance of hearing aids for seniors, in the context of physical and mental health. Hearing loss, if untreated, is related to an increased risk of dementia and falls, among other health hazards. Adults who have untreated hearing loss have much greater overall health care expenses (an average of 46% higher) than adults who do not have hearing loss.

In addition to these risks, untreated hearing loss often leads to social isolation. According to studies by Johns Hopkins University, the inability to hear conversations and other sounds often causes individuals to withdraw from others and become depressed. Every decibel drop in perception in people under 70 increases the odds of becoming severely lonely by 7%, one Dutch study showed.

Despite the serious effects of untreated hearing loss, only about 20% of older Americans with hearing loss wear hearing aids, according to an NPR report, leaving more than 23 million older adults with untreated problems. One obstacle has been the lack of coverage by Medicare and other insurers. The average price of two hearing aids in the United States is roughly \$4700, a price that is out of reach for many Marylanders.

Many Marylanders purchase hearing aids only after suffering years of hearing loss. Unfortunately, the longer the wait, the more likely that the brain does not adjust quickly enough to make the hearing aids effective. Financial assistance for hearing aids will help people avoid putting off getting their devices, which will also contribute to the overall effectiveness of the aids.

For these reasons, we ask that you give a favorable report on Senate Bill 778. We believe it is a vital piece of legislation that will help ensure that older adults have greater access to and ability to pay for hearing aids they need.

Respectfully,

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