

Larry Hogan, Governor · Boyd K. Rutherford, Lt. Governor · Dennis R. Schrader, Acting Secretary

Board of Examiners for Audiologists, Hearing Aid Dispensers & Audiologists

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## 2021 SESSION POSITION PAPER

**BILL NO: HB 910** 

**COMMITTEE:** Health and Government Operations

**POSITION: Support with amendments** 

**TITLE:** Health Insurance – Hearing Aids for Adults - Coverage

**BILL ANALYSIS:** This bill requires insurers, nonprofit health service plans, and health maintenance organizations that provide certain health insurance benefits under certain insurance policies or contracts to provide coverage for certain hearing aids for adults covered under the policies or contracts; authorizing insurers, nonprofit health service plans, and health maintenance organizations to limit the benefit payable under this Act in a certain manner; authorizing an insured or enrollee to choose a certain hearing aid and pay a certain amount for the hearing aid without financial or contractual penalty to the provider of the hearing aid.

**POSITION AND RATIONALE:** The Maryland Board of Audiologists, Hearing Aid Dispensers and Audiologists (the "Board") supports the premise of HB 910 which aims to increase access to amplification for consumers in Maryland, regardless of their private and/or managed care organization health insurance carrier. HB 910 addresses this by proposing that a hearing aid benefit of \$750 per ear, every 36 months should be provided to adults with hearing loss (see page 3, lines 18-20, § 15-838.1(d)(1)). The Board believes that the basic level of technology which could be provided for the \$750 per ear, every 36 months, would not allow the consumer to take advantage of the benefits provided by current technology, which is more advanced in the ability to help understand in the presence of background noise, localization of sound and the ability to stream phone calls, television and meetings to hearing devices. Further, the Board feels that in order for consumers to be able to take advantage of the features of devices that address all communication environments, the safety provided by higher level technology to know best where sounds are coming from, and the ability to have meetings streamed to their hearing devices to meet the many demands of the work environment, would require them to pay out-of-pocket more often than not, in order to be able to meet these communication demands. This additional expense would result in an undesirable financial burden on many Maryland consumers. For these reasons, the Board believes that the minimum amount of coverage for devices should be the same as that required for children which is currently \$1400 per ear every

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36 months, to best address the communication needs of the adult consumers of Maryland. Accordingly, although the Board supports the goal of HB 910, the Board respectfully requests to make the following amendment to the bill:

Amendment:

On page 3, in line 19, strike \$750 and insert \$1400:

## "(D) (1) AN ENTITY SUBJECT TO THIS SECTION MAY LIMIT THE BENEFIT PAYABLE UNDER SUBSECTION (C) OF THIS SECTION TO \$750 PER HEARING AID FOR EACH HEARING–IMPAIRED EAR EVERY 36 MONTHS."

Thank you for your consideration of this testimony. The Board respectfully requests a favorable report on HB 910 including the aforementioned proposed amendment. If you have any additional questions, please contact the Board's Executive Director, Candace G. Robinson, Au.D., at <a href="mailto:candace.robinson@maryland.gov">candace.robinson@maryland.gov</a> or (443) 915-7981.

Sincerely,

Candace G. Robinson, Au.D.

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**Executive Director** 

The opinion of the Board expressed in this document does not necessarily reflect that of the Department of Health or the Administration