



**Empowering People to Lead Systemic Change**  
The Protection and Advocacy System for the State of Maryland

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**Health and Government Operations Committee**  
**House Bill 1355: Health Insurance – Required Coverage –**  
**Hearing Aids**  
**March 11, 2025**  
**Position: Support with Amendment**

Disability Rights Maryland (DRM) is the Protection & Advocacy agency for Maryland, mandated to advance the civil rights of people with disabilities. DRM (DRM) submits this testimony on House Bill 1355, which mandates health insurance coverage for medically necessary hearing aids for adults, ordered, fitted, and dispensed by a licensed hearing aid dispenser.

DRM supports this bill as it provides a critical step forward in improving access to hearing aids for adults. Hearing aids are life-changing assistive devices for individuals with hearing loss, enabling them to participate in daily activities, engage with their communities, and maintain independence. However, the current high costs of hearing aids, coupled with insurance limitations, pose a significant barrier to access.

Unfortunately, insurance coverage for hearing aids is often inadequate, which leaves many individuals unable to afford the devices they need. House Bill 1355 seeks to address gaps in existing insurance coverage. By requiring health insurance plans to cover hearing aids when they are prescribed, fitted, and dispensed by licensed hearing aid dispensers, the bill expands access to assistive technology, which is vital for enabling individuals with hearing loss to improve their quality of life.

The \$1,400 cap per hearing aid will help reduce financial barriers for individuals who would otherwise struggle to afford the devices. Additionally, the option for individuals to pay the difference between the cost of a hearing aid and the covered amount without penalty is a step toward ensuring greater access to hearing aids. We note that this cap may be insufficient to cover the full cost of modern hearing aids, which often exceeds the cap, and could leave some individuals with significant out-of-pocket expenses, and hope that the General Assembly will continue to work to reduce costs for consumers for these essential devices in the future.

While this bill is important for ensuring access to medically necessary hearing aids for adults, it falls short by excluding children. The Senate version, Senate Bill 641, recognizes the critical importance of hearing aids for children, who rely on them for language development, education, and social engagement. Many families are forced to bear the high cost of hearing aids, which must be replaced as children grow. Ensuring parity between the House and Senate versions of this bill will guarantee that all Marylanders, regardless of age, have access to essential hearing healthcare.

For these reasons, DRM supports House Bill 1355 with amendments to include children, as reflected in the Senate version of the bill. We thank you for your consideration of this bill. For more information or any questions, please contact me at [GabrielR@DisabilityRightsMD.org](mailto:GabrielR@DisabilityRightsMD.org) or 443-692-2483.

Respectfully,

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Disability Rights Maryland