

Testimony in Support of HB 101: Insurance Coverage for Hearing Aids for Hearing Impaired Minor Children

Proponent:

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Chairman and Members of the Committee,

My name is Kathy Johnson, and I am the audiologist at the Montana School for the Deaf and the Blind, a position that I have held for 27 years.

In my tenure, I have had the opportunity to see first hand what hearing impairment and deafness can do to a child and their family. Most deaf and hearing impaired children have hearing parents who have little experience in dealing with a handicap such as this.

The exciting thing about my job is that we are now identifying children at birth for significant hearing impairment and we know that early intervention can make an enormous difference in the outcome for these babies and children. The earlier you identify the child and provide amplification and therapy, the better the development of speech, language and critical thinking skills.

Imagine that you are holding your newborn child in your arms and are now ready to take them home with you from the hospital. Now imagine that someone has just told you that your baby is deaf and will need to be fit with hearing aids right away. In addition, to the bills you already have as a young family, you will need to come up with \$600.00 to \$3,000.00 or more for each hearing aid to help your child.

Now imagine your shock at finding out that this is not covered under your insurance policy.

Most of the hearing aids that you will purchase for your child will only have a life-span of 4-6 years if you are lucky and they don't flush them down the toilet or feed them to the family dog. Then you will need to find funding again.

In all of my years of experience, I have only had 6 hearing aids covered by the family's insurance policy.

Medicaid, Tri-Care (for military dependents), and Indian Health Services will cover the cost of hearing aids for the children who qualify for these programs, but everyone else will have to come up with the money on their own.

Currently, the Montana CHIPS program for uninsured children will not cover the cost of hearing aids. While service organizations help, this is still a significant burden for most families.

In addition, it puts a family in the position of having to ask for help from strangers, something that many of them have never done and never imagined that they would have to do. As one family put it, "It was humiliating to go and ask for Medicaid for my child. I have always taken care of everything and felt helpless. I did not want to feel like a beggar with people in my town that I have known all of my life, but I did it because my child needed it."

Each year, I do a workshop at our Family Learning Week-end for the siblings of children with a hearing impairment. I usually ask them "What is hard about having a deaf brother or sister?", and write down their answers. I will never forget the little girl who said, "Well, it was hard this Christmas when my Mom and Dad said that we wouldn't be getting as many presents this year because my sister needed new hearing aids." Several other children nodded in agreement.

I know of many children whose families try to eke out another year with a poorly functioning hearing aid, or only one aid because they can't afford to replace the aids they do have.

I have two children waiting for help with hearing aids right now because they do not qualify for Medicaid. One of these mothers is thinking about not working her third job for awhile so they can qualify for Medicaid, but is concerned that she might not be able to make her house payment each month. Her son qualified for CHIPS, but this will only pay for the Ear, Nose, and Throat specialist and CT scan necessary to diagnose her son's hearing loss, and not for the hearing aid itself.

There are other significant expenses when you have a hearing impaired child including speech therapy (also often not covered by insurance), ear molds, batteries, diagnostic audiology and medical services, ear specialists, and a genetics work-up, to name a few.

I have always felt that having a hearing impaired child was a full-time job for one of the parents when you look at the time you need to spend with the specialists, school personnel, at speech therapy, audiologist's office and most of all, the time you need to spend pouring language into your child.

This often means that one of the parents quits their job or has to cut back on their hours to work with their child---yet another financial burden.

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A telling statistic is that the divorce rate among families with a child with a significant hearing loss is 90%, which speaks to the toll both financial and emotional that having a hearing impaired child takes upon a family.

It would truly help these young families if they didn't have to worry about funding for hearing aids on top of all of the other things they do need to worry about.

I urge you to support this bill as one large step in supporting the hearing impaired child and their families.

Thank you very much,
Kathy Johnson