

REVENUE: No revenue impact

FISCAL: Fiscal statement issued

Action: Do Pass as Amended and Be Printed Engrossed

Vote: 3 - 2 - 0

Yeas: Bates, Morrisette, Monnes Anderson

Nays: Kruse, Morse

Exc.: 0

Prepared By: Robert Shook, Administrator

Meeting Dates: 5/19, 5/28

WHAT THE MEASURE DOES: Requires insurers to provide coverage for hearing aids for children under 18 years of age and for persons 18 years and older that are eligible as a dependent under a health benefit plan and enrolled in an accredited educational institution. Specifies that hearing aids must be prescribed, fitted, and dispensed by licensed audiologists and approved by licensed physicians. Establishes maximum benefit amount of \$4,000 every 48 months. Prohibits insurers from imposing financial or contractual penalty on audiologist if insured opts to purchase hearing aid priced higher than the benefit allowance if insured pays the difference. Applies to insurance policies or certificates issued on or after the measure's effective date.

ISSUES DISCUSSED:

- Need to increase the age for those individuals enrolled in a health plan over the age of 18
- Effect of hearing aids on speech and learning for your children
- Impact of additional insurance mandates
- Costs of hearing aids for families with insurance

EFFECT OF COMMITTEE AMENDMENT: Adds the provision that children older than 18, eligible as a dependent under a health benefit plan, and enrolled in an accredited educational institution, are covered for hearing aids.

BACKGROUND: Hearing loss in a newborn can be caused by a number of conditions. Some of the known risk factors include high bilirubin levels, drugs that are toxic to the ears, prolonged mechanical ventilation, conditions related to low Apgar scores, meningitis, prematurity, and/or low birth weight. Malformed structures in the middle or outer ear can also lead to hearing loss. Hearing loss can sometimes be inherited in abnormal genes passed from the parents to the newborn or be the result of a gene mutation that occurred during fetal development.

Oregon has a newborn screening system for detecting hearing problems in infants. It is estimated that 1,290 children have hearing needs that are not currently being met. There is a direct correlation between hearing and communication, as well as social and cognitive development. Non-disposable hearing aids typically cost between \$1,000 and \$2,500 each, with additional costs for batteries and ear molds. They usually need to be replaced every two to three years.