

February 13, 2023

To Whom it may concern:

I (Stephanie Corvi) have been an educator working with children who are deaf or hard of hearing for 30 years in various capacities. I urge you to consider passing HB 2994 to refine the already passed HB 4104.

House Bill 4104, mandates commercial insurance providers cover hearing aids, cochlear implants and audiology services beginning in 2018. Over the past few years, I have seen (and hope you have too) the positive impact this legislation has had on patients and families. Numerous parents have shared what a relief it is to have these services and equipment covered and not have to deal with the headache that would be inevitable with their insurance company had this HB not been put into place.

Unfortunately, during the last few years, insurance companies have either knowingly or unknowingly found ways to avoid coverage, or increase families' financial responsibility beyond the spirit of the law.

Insurance companies have found ways to save money by:

- Limiting the number of earmolds a child can receive in the same calendar year
- Reimbursing at rates that don't accurately reflect the cost of the service or item (RM systems at \$200, Earmolds at \$6)
- Requiring families to pay their deductible before they'll help pay for hearing aids (deductibles might be more than the hearing aids!)
- Covering hearing aids but not the professional services for programming and fitting
- Only paying for programming of one CI per day (even though most pediatric recipients are bilateral)
- Not paying for the parts kids need to help their hearing devices work: batteries, softbands, chargers, retention solutions, etc.

HB 2994 helps fix the issues we have seen arise since the law was passed. It is of dire importance for hundreds of families across the state to have insurance coverage so that their children can access the equipment that they need in order to have auditory access in school, in their families, and in the community at large. This is a crucial step for Oregon's children.

Thank you for your consideration,

Stephanie Corvi