



DAVID Y. IGE  
GOVERNOR

JOSH GREEN  
LT. GOVERNOR

**STATE OF HAWAII  
OFFICE OF THE DIRECTOR  
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS**

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CATHERINE P. AWAKUNI COLÓN  
DIRECTOR

JO ANN M. UCHIDA TAKEUCHI  
DEPUTY DIRECTOR

**Testimony of the Department of Commerce and Consumer Affairs**

**Before the  
House Committee on Consumer Protection and Commerce  
Wednesday, February 13, 2019  
2:00 p.m.  
State Capitol, Conference Room 329**

**On the following measure:  
H.B. 469, H.D. 1, RELATING TO HEARING AIDS**

Chair Takumi and Members of the Committee:

My name is Colin Hayashida, and I am the Insurance Commissioner of the Department of Commerce and Consumer Affairs' (Department) Insurance Division. The Department offers comments on this bill.

The purpose of this bill is to require health insurance coverage for hearing aids for all types of hearing loss, as well as specify a minimum amount of coverage and the frequency for replacement of hearing aids under the coverage.

This may be viewed as a new mandate. The addition of new mandated coverage may trigger section 1311(d)(3) of the federal Patient Protection and Affordable Care Act (PPACA), which requires states to defray the additional cost of any benefits in excess of the essential health benefits of the State's qualified health plan under the PPACA.

Additionally, any proposed mandate providing coverage for care requires the passage of a concurrent resolution requesting the State Auditor to prepare and submit a report assessing the social and financial impacts of the proposed mandate, pursuant to

Testimony of DCCA

H.B. 469, H.D. 1

Page 2 of 2

Hawaii Revised Statutes (HRS) section 23-51. Although page 3, lines 3-14 of this bill notes the State Auditor published Report No. 14-10 in 2014, that report addressed S.B. 309, S.D. 1 (Regular Session of 2013), whose language deviates from this bill. Notably, H.D. 1 contains a minimum benefit of an unspecified amount per hearing-impaired ear every thirty-six months, whereas S.B. 309 contained no benefit limitations.

Finally, the statutory requirement in HRS section 23-51 for an impact assessment report on any legislative proposal mandating health insurance coverage may also not be met.

Thank you for the opportunity to testify on this bill.



**TESTIMONY OF  
THE DEPARTMENT OF THE ATTORNEY GENERAL  
THIRTIETH LEGISLATURE, 2019**

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**ON THE FOLLOWING MEASURE:**

H.B. NO. 469, H.D. 1, RELATING TO HEARING AIDS.

**BEFORE THE:**

HOUSE COMMITTEE ON CONSUMER PROTECTION AND COMMERCE

**DATE:** Wednesday, February 13, 2019      **TIME:** 2:00 p.m.

**LOCATION:** State Capitol, Room 329

**TESTIFIER(S):** Clare E. Connors, Attorney General, or  
Daniel K. Jacob, Deputy Attorney General

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Chair Takumi and Members of the Committee:

The Department of the Attorney General makes the following comments.

The purpose of this bill is to require insurance companies to provide coverage for hearing aids for all types of hearing loss, as well as to specify a minimum amount of coverage and the frequency for replacement of hearing aids under the coverage.

Under section 1311(d)(3)(B) of the Affordable Care Act and 45 C.F.R. section 155.170, a state may only require a Qualified Health Plan to add benefits if the state defrays the cost of the additional benefits, unless the proposed new benefit is directly attributable to State compliance with Federal requirements to provide Essential Health Benefits after December 31, 2011.

This bill would require Qualified Health Plans to provide coverage for the cost of hearing aids and to specify a minimum amount of coverage and the frequency for replacement of hearing aids under the coverage. Because this benefit was neither mandated by state law prior to December 31, 2011, nor directly attributable to compliance with Federal requirements after December 31, 2011, it may be considered an additional mandate. If so, the State would be required to defray the cost.

At this time, our department is unaware of a state that has been subjected to the obligation to defray the cost for additional benefits. Therefore, there are no prior examples of how the State would meet its obligation and what specific procedures

would be necessary to fulfill the obligation. Our department's best understanding is that after the Qualified Health Plan issuer submits the issuer's costs attributable to the additional mandate, the Legislature would need to appropriate the money during the following legislative session and propose a mechanism to distribute the money.

Thank you for the opportunity to comment.



## DISABILITY AND COMMUNICATION ACCESS BOARD

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1010 Richards Street, Room 118 • Honolulu, Hawaii 96813  
Ph. (808) 586-8121 (V) • Fax (808) 586-8129 • TTY (808) 586-8162

February 13, 2019

### TESTIMONY TO THE HOUSE COMMITTEE ON CONSUMER PROTECTION AND COMMERCE

#### House Bill 469, HD1 - Relating to Hearing Aids

The Disability and Communication Access Board (DCAB) supports House Bill 469, HD1 that requires health insurance providers and contracts issued after December 31, 2019 to provide coverage for the cost of hearing aids up to \$1,500 per hearing aid for each ear with hearing impairment, and that the aids may be changed every thirty-six months, as needed. These recommendations were from the Legislative Auditor's Study completed in October 2014.

Currently, private health insurance plans provide partial coverage for eyeglasses to correct vision, and some provide partial coverage for hearing aids. Hearing is an equally important sense upon which an individual depends for communication, so an individual with a hearing loss would have improved coverage for hearing aids through a private insurance carrier. For children, it is crucial for them to use their residual hearing to develop language at an early age.

House Bill 469 addresses the concerns from the Auditor's sunrise review that was received by the Hawaii State Legislature on January 14, 2015. Since the sunrise review was completed in October 2014, we request that these changes be incorporated into state law and take effect upon approval. The increase in insurance coverage would allow individuals with hearing difficulties a wider variety of hearing aids that will assist them with functioning in their daily lives.

Thank you for the opportunity to testify.

Respectfully submitted,

FRANCINE WAI  
Executive Director

Testimony of  
John M. Kirimitsu  
Legal and Government Relations Consultant

Before:  
House Committee on Consumer Protection & Commerce  
The Honorable Roy M. Takumi, Chair  
The Honorable Linda Ichiyama, Vice Chair

February 13, 2019  
2:00 pm  
Conference Room 329

### **HB 469, HD1 Relating to Hearing Aids**

Chair, Vice Chair, and committee members, thank you for this opportunity to provide testimony on this measure mandating hearing aid insurance coverage.

#### **Kaiser Permanente Hawaii would like to offer comments.**

In 2014, the state auditor completed its study on mandating insurance coverage for hearing aids and reported that it opposed the passing of this mandate. Notably, the auditor concluded:

- *“Because SB No. 309, SD 1, would not change the status quo concerning coverage for hearing aids, **we recommend the Legislature not pass the measure.**”*
- *“Based on survey responses, public demand for mandated coverage of hearing aids is low.”*
- *“Because insurers already provide coverage or plan to start providing coverage in 2015, the measure is likely to have minimal effect on insurance premium costs.”*

The complete Legislative Reference Bureau report and its findings may be viewed at <http://files.hawaii.gov/auditor/Reports/2014/14-10.pdf>

At the time of that audit study, there was no minimum coverage requirement, which is a key component in this measure. Therefore, since this minimum benefit amount constitutes a new (cost) mandate, Kaiser requests an updated financial impact assessment under Sections 23-51 and 23-52 of the Hawaii Revised Statutes.

Additionally, Kaiser is concerned that the new minimum benefit coverage requirement will divert the focus away from medical care, i.e., what is medically appropriate, and instead purely focus on financial incentives, i.e., choosing more costly products, which may or may not be more effective. This minimum cost threshold would also de-incentivize those vendors who offer discounted pricing in a competitive market in favor of higher markups, at the expense of the consumer, to meet the minimum benefit coverage requirement.

Thank you for your consideration.

**HB-469-HD-1**

Submitted on: 2/11/2019 1:07:07 PM

Testimony for CPC on 2/13/2019 2:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Christy Chadwick	Hawaii Hears	Support	No

Comments:

Hearing aids are a necessary technology for children and adults with hearing loss to be able to access sounds, especially language and (for children) to learn spoken language. Families who choose to raise their child to learn to listen with hearing technology and learn to speak are at a disadvantage if they cannot afford hearing aids. Without hearing aids, a child with even a mild hearing loss will miss out on sounds of spoken English, therefore, falling behind from their peers in language and academics. Allowing families access to full coverage for their hearing aids as well as replacements every 36 months will benefit the person with hearing loss to be able to access sounds and language on a continual basis.

Mahalo,

Christy Chadwick, M.S.D.E.

Teacher of the Deaf

Hawaii Hears

Maui, HI





February 12, 2019

The Honorable Roy M. Takumi, Chair  
The Honorable Linda Ichiyama, Vice Chair  
House Committee on Consumer Protection & Commerce

Re: HB 469, HD1 – Relating to Hearing Aids

Dear Chair Takumi, Vice Chair Ichiyama, and Committee Members:

Hawaii Medical Service Association (HMSA) appreciates the opportunity to testify on HB 469, HD1, which requires health insurance policies and contracts issued after 12/31/19 to provide coverage for the cost of hearing aids for each hearing-impaired ear every thirty-six months in their base plans.

HMSA has concerns on HB 469, HD1. HMSA's commercial plans currently provide coverage for hearing aid replacements at the rate of one hearing aid per ear every sixty months. With respect to this Bill, HMSA has the following comments and concerns:

- We have concerns with including a minimum benefit amount per device. The decision on the type of device a member may require should be based primarily on medical necessity rather than the cost. The Committee may wish to consider using “medically necessary hearing aid models (analog, digital, digitally programmable) with standard features,” instead of a fixed dollar amount.
- We also have serious concerns with Section 2(c) regarding hearing aid devices that exceed any proposed minimum benefit amount; this Bill suggests that the member may seek a device that exceeds the minimum benefit limit but would not be held responsible for the difference in cost; it is unclear who then would be responsible for that cost.
- The Committee may want to consider amending Section 2(f) to require notification of policy change be provided to members through their plan's website. This tends to be more accessible, efficient, and timely for individual members than mailing written notices of policy change.
- Finally, this Bill proposes to create a new mandated health benefit and therefore would require a formal auditor's report pursuant to HRS 23-51, to assess what the social and financial costs would be if a mandated minimum cost was ascribed with the hearing aid benefit.



Thank you for allowing us to testify on HB 469, HD1. Your consideration of our comments is appreciated.

Sincerely,

A handwritten signature in black ink, appearing to read 'JD', with a long horizontal stroke extending to the right.

Jennifer Diesman  
Senior Vice-President-Government Relations

Aloha Members of the 2019 Hawaii State Legislative Committee

I am in support of Bill HB 469 relating to insurance coverage for hearing aids. As I am presently working with clients that have hearing problems and they are diagnosed with a hearing loss, many will not purchase a hearing aid after knowing that their insurance will not be paying.

Quality of Life is adding a device such as hearing aids to help them live Independently and not be isolated from family, friends, and service providers that is part of their care plan. Hearing aids with hands on service and instructions will give the individual's the opportunity to live Independently in our communities.

## Nani Watanabe

Maui Economic Opportunity Inc.  
99 Mahalani St. Wailuku, Hi 96793  
Program Coordinator  
Maui Independent Living Center (MILC)  
Email: [evalina.watanabe@meoinc.org](mailto:evalina.watanabe@meoinc.org)  
Phone: (808) 249-2990 Ext. 328

*MEO's mission is to strengthen the community while helping people in need restore their hope, reach their potential, and enrich their lives.*

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**HB-469-HD-1**

Submitted on: 2/12/2019 12:43:42 PM

Testimony for CPC on 2/13/2019 2:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Melodie Aduja	O`ahu County Committee on Legislative Priorities of the Democratic Party of Hawai`i	Support	No

Comments:

**HB469 Relating to Hearing Aids February 13, 2019 2:00 p.m. Room 329**

**As a senior and as a senior advocate, I strongly support SB1027 requiring health insurance policies and contracts issued after 12/31/19 to provide coverage for the cost of hearing aids at a minimum of \$1500 per hearing aid for each hearing-impaired ear every thirty-six months in their base plans.**

The inability to hear well can lead to an individual's withdrawal from social interaction which itself is believed to shorten life expectancy as much as physical illness.

It is vitally important that individuals be able to hear well so that they can continue to enjoy all the activities that are important to them.

Please ensure that this bill is moved forward.

Thank you for the opportunity to submit testimony.

**HB-469-HD-1**

Submitted on: 2/11/2019 2:57:46 PM

Testimony for CPC on 2/13/2019 2:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Nikki	Individual	Support	No

Comments:

Aloha Chair Representative Takumi and Committee Members,

I urge for your support to pass this bill. As a parent with a deaf child, I understand the struggles we face in receive appropriate and adequate financial support. Fellow parents are always asking each other to look out for hearing aides, or the financial strain in the continual upgrading of their ear molds or devices.

We currently have coverage for eye glasses with all insurances which is used to assist those with poor sight to see better. It is equally important and critical that our children, and elderly, are also supported in this.

Prior to the final diagnosis that our son was deaf, we also attempted to use hearing aids and the financial implications were astounding. Any support to alleviate this burden on these families, is greatly appreciated.

Mahalo,

Nikki Kepoo

# PETER L. FRITZ

TELEPHONE (SPRINT IP RELAY): (808) 568-0077  
E-MAIL: PLFLEGIS@FRITZHQ.COM

## HOUSE OF REPRESENTATIVES THE THIRTIETH LEGISLATURE REGULAR SESSION OF 2019

### COMMITTEE ON CONSUMER PROTECTION & COMMERCE

Testimony on H.B. 469 HD1

Hearing: February 13, 2017

### RELATING TO HEARING AIDS

Chair Takumi, Vice Chair Ichiyama, and members of the Committee. My name is Peter Fritz. I use hearing aids. I am testifying **in support** of this bill. Poor hearing is a health hazard, threatening mind, life and limb and this bill could make it possible for more individuals to obtain hearing aids by providing a benefit that helps reduce the burden to purchase hearing aids.

This bill would require health insurance policies and contracts to provide coverage for the cost of hearing aids for each hearing-impaired ear every thirty-six months in their base plans.

According to a recent article in the Journal of the American Medical Association, poor hearing is an unmistakable health hazard, threatening mind, life and limb and it could cost health insurers much more than it would to provide hearing aids and services for individuals with a hearing loss.<sup>1</sup>

In a study that covered 154,414 adults 50 and older who had health insurance claims, researchers at Johns Hopkins found that untreated hearing loss increased the risk of developing dementia by 50 percent and depression by 40 percent in just five years when compared to those without hearing loss.<sup>2</sup>

The analysis of the voluminous data linked untreated hearing loss to more and longer hospitalizations and readmissions and more visits to an emergency room.<sup>3</sup> Within 10 years, untreated hearing loss accounted for 3.2 percent of all cases of dementia, 3.57 percent of people significantly injured in a fall, and 6.88 percent of those seeking treatment for depression. The percentages may seem small, but given how common these conditions are, they affect a very large number of individuals, resulting in great personal, financial and societal costs.

About 85 percent of those with hearing loss are untreated. For older adults alone, this increased health care costs by 46 percent over a period of 10 years, compared with costs incurred by those without hearing loss, according to an article in JAMA Otolaryngology Head and Neck Surgery.

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<sup>1</sup> JAMA Otolaryngol Head Neck Surg. 2019;145(1):36-43. doi:10.1001/jamaoto.2018.2876

<sup>2</sup> Id.

<sup>3</sup> JAMA Otolaryngol Head Neck Surg. 2019;145(1):27-34. doi:10.1001/jamaoto.2018.2875

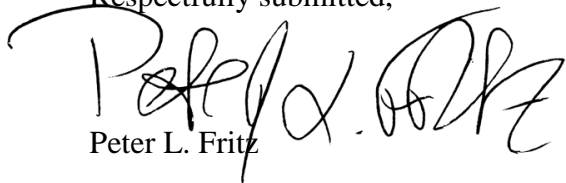
### **Why Hearing Loss Should be Treated**

- There is a heavier load on the brain when it's forced to use too much of its capacity to process sound. Our brains are not designed for multitasking.
- Hearing loss is not a just a volume issue. It's a quality-of-sound issue. Certain parts of words drop out and speech sounds like mumbling. A garbled message is sent to the brain that it has to work harder to decode.
- When information is not heard clearly, it impedes memory. A good clear auditory signal is more easily remembered. The key to memory is paying attention. The brain cannot stay focused on the words when it is working overtime to decode the signal.
- May reduce claims from falls. Hearing loss often goes hand-in-hand with balance issues. We use our ears to position ourselves in space. When people cannot hear well, they are less aware of sounds around them. They may fall when startled by someone or something that seems to come silently from behind

I respectfully ask for your support of this bill.

Thank you for the opportunity to testify.

Respectfully submitted,



Peter L. Fritz



February 13, 2019

Representative Roy Takumi  
Chair  
House Committee on Consumer Protection and Commerce  
State Capitol  
415 S. Beretania Street, Room 320  
Honolulu, HI 96813

RE: House Bill 469, House Draft 1 RELATING TO HEARING AIDS

Dear Chair Takumi and members of the House Committee on Consumer Protection and Commerce:

My name is Mala Arkin and I am a hearing person who has friends and family that use hearing aids. I support House Bill 469, HD1 which will require coverage for the cost of hearing aids up to an unspecified amount for each ear with replacements every thirty-six months.

Last year, I saw first hand how cost prohibitive new hearing aids can be when I helped my grandmother go through the process to update hers. Hearing aids are very expensive. Sometimes they cost over \$5,000 for each device and health insurance coverage for hearing aids is usually minimal. As a result, many people who need hearing aids do not have them or are stuck using old devices.

House Bill 469, HD1 will make hearing aids more affordable for individuals who need them and allow the devices to be kept up-to-date. Please vote in support of this bill.

Mahalo for the opportunity to submit testimony.

Sincerely,

Mala Arkin  
PO Box 11988  
Honolulu, HI 96828

Keri Lee  
55-133 Kulanui St. A  
Laie, HI 97662

February 13, 2019

Representative Roy Takumi  
Chair  
House Committee on Consumer Protection and Commerce  
State Capitol  
415 S. Beretania Street, Room 320  
Honolulu, HI 96813

RE: House Bill 469, House Draft 1 RELATING TO HEARING AIDS

Dear Chair Takumi and members of the House Committee on Consumer Protection and Commerce:

My name is Keri Lee and I am a hard of hearing interper. I can not hear in my right ear and moderate hearing loss in my left ear. I wear one hearing aid with the capabilitie to give the speaker attachment to wear so when s/he is speaking it directly goes into my ear. I support of House Bill 469, HD1 which will require coverage for the cost of hearing aids up to an unspecified amount for each ear with replacements every thirty-six months.

Hearing aids are very expensive. Sometimes they cost over \$5,000 for each device and health insurance coverage for hearing aids is usually minimal. As a result, many people who need hearing aids do not have them or are stuck using old devices.

When I lived in Arizona my insurance covered my hearing aids. Sometimes I have worn two but wearing one works best for me since I have no hearing in my right ear. Since moving to Hawaii 11 years ago I have had to pay for my own hearing aid. It is expensive. Insurances will pay for glasses to help some one see better. I don't understand why insurances do not pay for hearing aids so someone like me and others who will benefit can hear better.

House Bill 469, HD1 will make hearing aids more affordable for individuals who need them and allow the devices to be kept up-to-date. Please vote in support of this bill.

Mahalo for the opportunity to submit testimony.

Sincerely,  
Keri Lee

Amanda Kaahanui  
45-850 Anoi Rd.  
Kaneohe, HI

February 11, 2019

Representative Roy Takumi  
Chair  
House Committee on Consumer Protection and Commerce  
State Capitol  
415 S. Beretania Street, Room 320  
Honolulu, HI 96813

RE: Support of House Bill 469, House Draft 1 RELATING TO HEARING AIDS

Dear Chair Takumi and members of the House Committee on Consumer Protection and Commerce:

My name is Amanda Kaahanui and I am a parent of a deaf child. I support of House Bill 469, HD1 which will require coverage for the cost of hearing aids up to an unspecified amount for each ear with replacements every thirty-six months.

Hearing aids are very expensive. My son's bone conduction hearing aids cost about \$5,000 for each device and health insurance coverage for hearing aids is usually minimal. Our HMSA plan will only cover \$350 for each aid and we must pay the rest. It's like the insurance company is paying the co-payment while we struggle to pay the rest. As a result, many people who need hearing aids do not have them or are stuck using old devices.

My son's hearing aids are not an accessory to his wardrobe. They allow him to access the hearing world and spoken language. Please help us to help him.

House Bill 469, HD1 will make hearing aids more affordable for individuals who need them and allow the devices to be kept up-to-date. Please vote in support of this bill.

Mahalo for the opportunity to submit testimony.

Sincerely,

Amanda Kaahanui

HOUSE COMMITTEE ON CONSUMER PROTECTION AND COMMERCE The Honorable Roy M. Takumi,  
Chair

Wednesday, February 13, 2019 2:00 P.M.  
Conference Room 329, State Capitol

RE: HOUSE BILL 469 RELATING TO INSURANCE COVERAGE OF HEARING AIDS

Mr. Chairman, Members:

I am writing to urge you to approve House Bill 469, which will mandate insurance coverage for hearing aids up to \$1,500 per 36-month period.

I do not myself use hearing aids - I am now deaf. However, I remember the many years when I was hard-of-hearing, the constant worry that I "missed something" or that I misunderstood something because of my hearing loss. Hearing aids are extremely important to hard-of-hearing consumers in school, at work, at play and in the community.

Many consumers cannot afford the cost of aids that frequently cost \$500 or more, especially if aids are required for each ear. I know of numerous consumers who have old hearing aids that frequently need repair, and often the consumer tries to make-do with one aid when two are needed - hearing is a bilateral means of communication where both ears participate concurrently in processing environmental sounds. This is especially vital for consumers who also have vision issues.

Please support HB469!

Thank you,  
Roderick J. Macdonald

418 N. Vineyard Blvd. #C-11  
Honolulu, HI 96817

February 11, 2019

Representative Roy Takumi  
Chair  
House Committee on Consumer Protection and Commerce  
State Capitol  
415 S. Beretania Street, Room 320  
Honolulu, HI 96813

RE: House Bill 469, House Draft 1 RELATING TO HEARING AIDS

Dear Chair Takumi and members of the House Committee on Consumer Protection and Commerce:

My name is Christine Holmes and I am a Deaf person and I'm using a hearing aid since newborn. I support of House Bill 469, HD1 which will require coverage for the cost of hearing aids up to an unspecified amount for each ear with replacements every thirty-six months.

Hearing aids are very expensive. Sometimes they cost over \$5,000 for each device and health insurance coverage for hearing aids is usually minimal. As a result, many people who need hearing aids do not have them or are stuck using old devices.

My husband wear hearing on both ears. And it was harder to afford all three hearing aids because they're expensive, not cheap. Our insurance doesn't cover our hearing aids a lot so we waited and finally get our new hearing aids to make our live easier. Without hearing aids, we know that we would face difficult times with hearing society out there. For example, we have to ask hearing people to write down what messages they're trying to say. And sometimes we could get miscommunication with them and that's frustrating.

House Bill 469, HD1 will make hearing aids more affordable for individuals who need them and allow the devices to be kept up-to-date. Please vote in support of this bill.

Mahalo for the opportunity to submit testimony.

Sincerely,

Christine Holmes  
Deaf consumer

February 12, 2019

Representative Roy Takumi  
Chair  
House Committee on Consumer Protection and Commerce  
State Capitol  
415 S. Beretania Street, Room 320  
Honolulu, HI 96813

RE: House Bill 469, House Draft 1 RELATING TO HEARING AIDS

Dear Chair Takumi and members of the House Committee on Consumer Protection and Commerce:

My name is Eileen Chiwa and I am Deaf and have been since birth. I have worn hearing aid(s) since I was six years old. I am submitting my testimony in full support of House Bill 469, HD1 which will require coverage for the cost of hearing aids up to an unspecified amount for each ear with replacements every thirty-six months.

Hearing aids are very expensive. Sometimes they cost over \$5,000 for each device and health insurance coverage for hearing aids is usually minimal. As a result, many people who need hearing aids do not have them or are stuck using old devices.

I am currently retired and am no longer wearing hearing aid(s). It would be too costly for me to purchase them. I really miss "hearing" again & already felt deprived of it.

House Bill 469, HD1 will make hearing aids more affordable for individuals who need them and allow the devices to be kept up-to-date. Please vote in support of this bill.

Mahalo for the opportunity to submit testimony.

Sincerely,  
Eileen Chiwa  
95-120 Paia Place  
Mililani, HI 96789

Date: February 12, 2019

To: Representative Roy Takumi, Chair  
Representative Linda Ichiyama, Vice-chair  
Committee on Consumer Protection & Commerce

From: Suzie Schulberg  
POLICY ADVISORY BOARD FOR ELDERLY AFFAIRS (PABEA)

Hearing: Wednesday, February 13, 2019, 2:00 pm

Subject: HB 469, HB1, Relating to Hearing Aids

Position: PABEA **supports** HB 469, HD1 which requires health insurance policies and contracts issued after 12/31/19 to provide coverage for hearing aids at a minimum of \$1,500 per hearing aid for each hearing impaired ear every thirty-six months in their base plans.

The Policy Advisory Board for Elderly Affairs (PABEA) has a statutory obligation to advocate on behalf of senior citizen of Hawaii. While we advise the Executive Office on Aging, we do not speak on behalf of the Executive Office on Aging.

This testimony is in strong support of HB 469, HB1, which requires health insurance policies and contracts issued after 12/31/19 to provide coverage for hearing aids at a minimum of \$1,500 per hearing aid for each hearing impaired ear every thirty-six months in their base plans.

The inability to hear well can lead to an individual's withdrawal from social interaction which itself is believed to shorten life expectancy as much as physical illness. It is vitally important that individuals be able to hear well so that they can continue to enjoy all the activities that are important to them. Please ensure that this bill is moved forward.

Thank you for giving PABEA the opportunity to submit testimony.

HB 469, 401

Minimum coverage for hearing aids - summary:

- Arkansas \$1400
- Louisiana - \$1400
- Maine - \$1400
- Maryland - \$1400
- New Hampshire - \$1500
- New Jersey - \$1000
- Rhode Island - 1500
- Connecticut - 1000
- Kentucky 1400
- Massachusetts - 2000
- North Carolina - \$2400
- Oregon - \$4000
- Tennessee - \$1000
- \*\*\*\*\*

Sample of other states  
Debbie Ja  
DCAB  
586-8121

An addendum  
from Debbie Jackson  
HB 469

STATE MANDATES

Arkansas

(b) The coverage offered for hearing aids under this section:  
(1) Shall not be for less than one thousand four hundred dollars (**\$1,400**) per ear for each **three-year** period;

Louisiana

(2)(a) An entity subject to this Section may limit the benefit payable under Paragraph (1) of this Subsection to **one thousand and four hundred dollars** per hearing aid for each hearing-impaired ear every **thirty-six months**.  
(b) An insured or enrolled individual may choose a hearing aid that is priced higher than the benefit payable under this Subsection and may pay the difference between the price of the hearing aid and the benefit payable under this Subsection without financial or contractual penalty to the provider of the hearing aid.

Maine §2762. Coverage for hearing aids

C. The policy or contract may limit coverage to **\$1,400** per hearing aid for each hearing-impaired ear every **36 months**.

Maryland § 15-838. An entity subject to this section may limit the benefit payable under paragraph (1) of this subsection to **\$1,400** per hearing aid for each hearing-impaired ear every **36 months**.

(ii) An insured or enrolled individual may choose a hearing aid that is priced higher than the benefit payable under this subsection and may pay the difference between the price of the hearing aid and the benefit payable under this subsection, without financial or contractual penalty to the provider of the hearing aid.

(d) This section does not prohibit an entity subject to this section from providing coverage that is greater or more favorable to an insured or enrolled individual than the coverage required under this section.

New Hampshire Section 415:6-p

Insurers are required to cover the cost of a hearing aid for each ear, as needed, as well as related services necessary to assess, select, and fit the hearing aid with a maximum for the hearing aid and related services of no less than **\$1,500** per hearing aid every **60 months**. The insured may choose a higher price hearing aid and pay the difference in cost.



**Oregon**

(3)(a) The maximum benefit amount required by this section is **\$4,000** every **48 months**, but a health benefit plan may offer a benefit that is more favorable to the enrollee. The benefit amount shall be adjusted on January 1 of each year to reflect the increase since January 1, 2010, in the U.S. City Average Consumer Price Index for All Urban Consumers for medical care as published by the Bureau of Labor Statistics of the United States Department of Labor.

**Tennessee**

(b) Every individual or group health insurance policy providing coverage on an expense-incurred basis, every policy or contract issued by a hospital or medical service corporation, every individual or group service contract issued by a health maintenance organization, and every self-insured group arrangement to the extent not preempted by federal law, which is delivered, issued for delivery, or renewed in this state on or after January 1, 2012, shall provide coverage of up to one thousand dollars (**\$1,000**) per individual hearing aid per ear, every **three (3) years**, for every child covered by such policy whether as a dependent of the policy holder or otherwise.

(c) The insured may choose a hearing aid exceeding one thousand dollars (\$1,000) and pay the difference in cost above the amount of coverage required by this section. Reimbursement shall be provided according to the respective principles and policies of the insurer.

**HB-469-HD-1**

Submitted on: 2/12/2019 3:51:51 PM

Testimony for CPC on 2/13/2019 2:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Lucy Miller	Individual	Support	No

Comments:

As a lifelong hearing aid user, I must wear my hearing aid to do anything requiring communication, including employment, driving, communication and safety. We should not be penalized for needed hearing aids which are inordinantly expensive and certainly not cosmetic.

February 13, 2019

TESTIMONY TO THE HOUSE COMMITTEE ON CONSUMER PROTECTION AND  
COMMERCE

Representative Roy Takumi  
Chair  
House Committee on Consumer Protection and Commerce  
State Capitol  
415 S. Beretania Street, Room 320  
Honolulu, HI 96813

RE: House Bill 469, House Draft 1 RELATING TO HEARING AIDS

Dear Chair Takumi and members of the House Committee on Consumer Protection and Commerce:

My name is LisaAnn Tom and I am a deaf advocate who uses hearing aids. I support of House Bill 469, HD1 which will require coverage for the cost of hearing aids up to an unspecified amount for each ear with replacements every thirty-six months.

Hearing aids are very expensive. Sometimes they cost over \$5,000 for each device and health insurance coverage for hearing aids is usually minimal. As a result, many people who need hearing aids do not have them or are stuck using old devices.

I personally wear same hearing aids for about 9 years and the sounds of hearing aids are weak which makes me feel frustrated and harder to listen clearly. I am not happy with my health insurance that covers 1 aid/ear/36 months. There are a few levels of hearing aids and I am not able to afford powerful hearing aids that are costly. I need better and powerful hearing aids that would help me hear sounds better when communicating with hearing colleagues in a hearing working environment and communicating with family and friends. It also helps me to be aware of my surroundings for my safety. I don't need the feeling of stressed and anxious when I really have to pay attention or listen to what a person says or misunderstand what s/he says.

House Bill 469, HD1 will make hearing aids more affordable for individuals who need them and allow the devices to be kept up-to-date. Please vote in support of this bill.

Mahalo for the opportunity to submit testimony.

Sincerely,

*LisaAnn Tom*

LisaAnn Tom

**HB-469-HD-1**

Submitted on: 2/13/2019 8:56:26 AM

Testimony for CPC on 2/13/2019 2:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Cheryl Mizusawa	Individual	Support	No

Comments:

I strongly support HB 469. Much mahalo