



**LATE**

## DISABILITY AND COMMUNICATION ACCESS BOARD

1010 Richards Street, Room 118 • Honolulu, Hawaii 96813  
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February 8, 2023

TESTIMONY TO THE SENATE COMMITTEE ON HEALTH AND HUMAN SERVICES

Senate Bill 609 – Relating to Hearing Aids

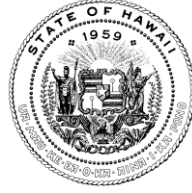
The Disability and Communication Access Board (DCAB) supports Senate Bill 609 – Relating to Hearing Aids. This bill requires health insurance policies and contracts to provide coverage for purchases of hearing aids.

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. With this bill, an individual with a hearing loss would have improved coverage for hearing aids through a private insurance carrier.

Thank you for the opportunity to provide testimony.

Respectfully submitted,

KIRBY L. SHAW  
Executive Director



STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAI'I  
OFFICE OF THE DIRECTOR  
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS  
KA 'OIHANA PILI KĀLEPA  
335 MERCHANT STREET, ROOM 310  
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GOVERNOR | KE KIA'ĀINA

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DIRECTOR | KA LUNA HO'OKELE

DEAN I HAZAMA  
DEPUTY DIRECTOR | KA HOPE LUNA HO'OKELE

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

**Before the  
Senate Committee on Health and Human Services  
Wednesday, February 8, 2023  
1:00 p.m.**

**State Capitol, Conference Room 225 and via Videoconference**

**On the following measure:  
S.B. 609, RELATING TO HEARING AIDS**

Chair San Buenaventura and Members of the Committee:

My name is Gordon Ito, 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 policies and contracts issued on or after January 1, 2024 to provide coverage for the cost of hearing aids at a minimum of \$1,500 per hearing aid for each hearing-impaired ear every thirty-six months, effective January 1, 2024.

We note that it is unclear whether the amendments in sections 2 through 5 of this bill, which require health plans to provide benefits for the cost of hearing aids, would be construed as "in addition to the essential health benefits" within the meaning of 45 Code of Federal Regulations (CFR) § 155.170(a), or subject to defrayment provisions under 45 CFR § 155.170(b) which apply to benefits "in addition to the essential health benefits."

Testimony of DCCA

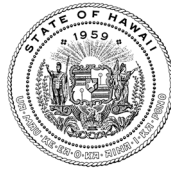
S.B. 609

Page 2 of 2

For the Committee's information, Hawaii Revised Statutes section 23-51 provides, in part, that "[b]efore any legislative measure that mandates health insurance coverage for specific health services, specific diseases, or certain providers of health care services as part of individual or group health insurance policies, [*sic*] can be considered, there shall be concurrent resolutions passed requesting the auditor to prepare and submit to the legislature a report[.]"

Thank you for the opportunity to testify on this bill.

JOSH GREEN, M.D.  
GOVERNOR



**STATE OF HAWAII**  
**HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND**  
201 MERCHANT STREET, SUITE 1700  
HONOLULU, HAWAII 96813  
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**TESTIMONY BY DEREK MIZUNO**  
**ADMINISTRATOR, HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND**  
**DEPARTMENT OF BUDGET AND FINANCE**  
**STATE OF HAWAII**  
**TO THE SENATE COMMITTEE ON HEALTH AND HUMAN SERVICES**  
**ON SENATE BILL NO. 609**

**February 8, 2023**  
**1:00 p.m.**  
**Conference Room 225 & Videoconference**

RELATING TO HEARING AIDS

Chair San Buenaventura, Vice Chair Aquino, and Members of the Committee:

The Hawaii Employer-Union Health Benefits Trust Fund (EUTF) Board of Trustees has not taken a position on this bill. EUTF staff would like to provide comments.

Currently, all EUTF medical plans, with the exception of Kaiser Permanente retiree plans, provide coverage of hearing aids ranging from a \$500 allowance to standard plan coinsurance levels and one hearing aid per hearing impaired ear every 36 months to 60 months. Consistent application of the hearing aid benefit across all EUTF medical plans described in the bill is estimated to add \$2.5 million annually in claims to the EUTF plans (\$200,000 active employees and \$2.3 million retirees) and increase the unfunded liability by \$37.1 million.

Thank you for the opportunity to testify.

**EUTF's Mission:** We care for the health and well being of our beneficiaries by striving to provide quality benefit plans that are affordable, reliable, and meet their changing needs. We provide informed service that is excellent, courteous, and compassionate.

# THE KŪPUNA CAUCUS



Feb. 6<sup>th</sup> 2023 for HHS\_02-03-23 1:00 pm Hearing

TO: THE COMMITTEE ON HEALTH AND HUMAN SERVICES

Senator Joy A. San Buenaventura, Chair

Senator Henry J.C. Aquino, Vice Chair

CONCERNING: SB606 (Relating to Hearing Aids), SB608 (Relating to Prescription Drugs), SB609 (Relating to Hearing Aids), SB900 (Relating to Health Insurance Assistance Program), SB 901 (Care Facility Inspections), SB902 (Relating to Caregivers), SB1592 (Relating to Senior Medicare Patrol Program). SB853 (Relating to Healthy Aging Partnership), SB 442 (Relating to Health)

POSITION: Full support

Aloha Chair Buenaventura, Vice Chair Aquino and members of the committee

The Kupuna Caucus of the Democratic Party of Hawaii supports the bills listed above and hopes they will be passed.

It has taken long enough for Federal and State health programs to recognize the vital importance of hearing aids to seniors who suffer disproportionately from gradual hearing loss. Hearing assistance is vital to self-sufficiency, to personal safety, and for the people a senior may interact with on a daily basis. Any bill that supports financial assistance in buying hearing aids is worthy of support.

The recent COVID pandemic demonstrated the need for more stringent and frequent inspections of care facilities and the need to provide the results to the public before they trust a place with their loved ones.

There is a serious shortage of care givers especially those who work for agencies that accept Federal or state assisted insurance programs. One reason is because the businesses keep almost all of the money paid by the insurance for the hourly services and pay the workers poorly. Better training and a higher wage will provide more and better in home care.

Please continue to support agencies and department services that assist Kupuna to live out their lives with dignity, healthy, safe and well cared for.

Martha Randolph for  
The Kupuna Caucus



February 8, 2023

The Honorable Joy A. San Buenaventura, Chair  
The Honorable Henry J.C. Aquino, Vice Chair  
Senate Committee on Health and Human Services

Re: SB609 – Relating to hearing aids.

Dear Chair San Buenaventura, Vice Chair Aquino, and Members of the Committee:

Hawaii Medical Service Association (HMSA) appreciates the opportunity to provide comments on SB609, which requires health insurance policies and contracts issued on or after 01/01/24 to provide coverage for the cost of hearing aids at a minimum of \$1,500 per hearing aid for each hearing-impaired ear every thirty-six months.

HMSA's plans cover hearing aids that are medically necessary to correct hearing loss. Our commercial plans currently provide coverage for hearing aid replacements at the rate of one hearing aid per ear every sixty months. While we appreciate the intent of this measure, we would like to offer a few comments.

- Primarily, this measure may not cover the legislature's intended population. Medicare plans are preempted by federal law from any state mandated coverage.
- As written, 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 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.
- As noted in SB609, the Legislature passed SCR61, SD1, HD1 (2022), which requested the auditor to perform a social and financial assessment on the effects of mandating health insurance coverage for hearing aids. We respectfully request any decision making on this measure be held until the results of that study are published.

Thank you for the opportunity to testify on SB609.

Sincerely,

Dawn Kurisu  
Assistant Vice President  
Community and Government Relation

PETER L. FRITZ

T-Mobile Relay (808) 568-0077

THE SENATE  
THE THIRTY-SECOND LEGISLATURE  
REGULAR SESSION OF 2023

COMMITTEE ON HEALTH AND HUMAN SERVICES

Testimony on S.B. 609  
Hearing: February 8, 2023

RELATING TO HEARING AIDS

Chair San Buenaventura, Vice Chair Aquino and members of the Committee. My name is Peter Fritz. I use hearing aids. I am testifying **in support** of this bill.

This bill would:

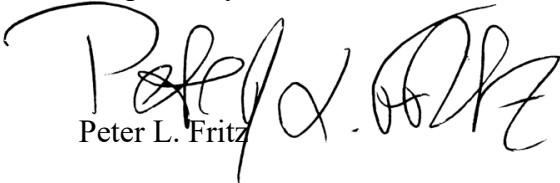
- Increase the hearing aid benefit to \$1500 per hearing aid for policies that currently offer hearing aid benefits. Many policies cap the benefit at \$600 per hearing aid. With the average cost of hearing aids running \$2800 to \$4000 per hearing aid, this increased benefit would go a long way to making hearing aids more affordable.
- Reduce replacement period for hearing aids from 60 months to 36 months, a decrease of about 40%. Hawaii's humidity is hard on hearing aids. 36 months is in line with the period in other states.
- Require all health insurance policies to have hearing aid benefits. At the present time, some policies do not offer hearing aid benefits.

Hearing health is a critical component of overall health and well-being. Increasing hearing aid benefits will help more people to purchase hearing aids. If left untreated, hearing loss can lead to an increase in cognitive decline, as well as exacerbate social isolation. Over time, both of these factors can contribute to dementia risk. Hearing loss is the largest modifiable risk factor for developing dementia according to an international analysis published in The Lancet in 2017, Vol. 390, No. 10113. The analysis indicated that preventing or treating hearing loss in midlife has the potential to diminish the incidence of dementia by 9 percent.

This bill will help to increase the affordability of hearing aids. Please move this bill forward.

Thank you for the opportunity to testify.

Respectfully submitted,

  
Peter L. Fritz

**SB-609**

Submitted on: 2/6/2023 10:08:32 PM

Testimony for HHS on 2/8/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Sherry Shimizu	Individual	Support	Remotely Via Zoom

Comments:

Testimony of Sherry Shimizu

Submitted to the Hawaii State Senate,

Committee on Health and Human Services

Senator Joy A. San Buenaventura, Chair

Senator Henry J.C. Aquino, Vice Chair

Wednesday, February 8, 2023

Time 1300

Hawaii State Capitol & Videoconference

Re: SB 609 - Relating to Hearing Aids

Chairperson, Vice-Chair, Members:

My name is Sherry Shimizu, I am a graduate of Pearl City High School and received a bachelor of science degree at Rochester Institute of Technology in New York with a major in Packaging Science or better known as Engineering and minor is Criminal Justice. I am a resident of Pearl City, Senatorial District 16.

I am testifying today to express my very strong support for SB 609, which will mandate insurance coverage for hearing aids. This bill is very important to me personally, because I have been deaf in one ear and hard-of-hearing in the other ear all of my life; I used to use one lateral hearing aid and decided to stop about 5 years ago. Hearing aids are very expensive and I cannot afford new ones, similarly with my family members and friends. My parents, siblings and other family members are also either Hard-of Hearing or Deaf.

I know first-hand the frustration of missing information because I did not hear it clearly; I know first-hand how much hearing aids can and do help in accessing the information I otherwise miss; and I know first-hand how it feels to be told to "Pay Attention!" when I did everything I possibly



could to do just that then to be told "nevermind." Adjusting to changes in my hearing, over time, make all this a lifelong challenge.

I know, too, how expensive hearing aids are; the challenges in finding and acquiring the most suitable aids for my own use, as well as after time seeking out a qualified and understanding audiologist, even rarely one who signs. And I certainly know the anguish of sometimes having to give up something I really wanted or needed in order to afford an upgrade to my hearing aids.

Most people with disabilities have resources that help pay for the assistive technology they need: Deaf people are provided with interpreters; Blind people have many resources to access information via speech or braille; Deaf-Blind people have a national program that provides them with the technology they need; and individuals with physical challenges have resources to help pay for durable medical equipment. Individuals who are hard-of-hearing rarely have support to help pay for the most important access devices in their lives, because agencies such as Vocational Rehabilitation generally do not pay for hearing aids, even though they can, and medical insurance does not cover hearing aids, although it should.

Hearing aids for a hard-of-hearing person are akin to prescription eyeglasses. In both cases a specialized doctor is needed to make a specific prescription, and a licensed provider is needed to provide the technology. Yet prescription eyeglasses are covered by insurance, while hearing aids are not. Hearing aids are not permanent nor invasive and are much cheaper than cochlear implants; cochlear implants are a form of abuse parents do to their children, some babies before they are 1 year old, their brains are surgically cut open and skulls drilled through, imagine not even having a chance of forming to full adult size brains. Google is your friend to look up the video of the actual procedure.

We in the hard-of-hearing community have tried for years to advocate for legislation to rectify this situation. Many of us have worked hard to have legislation introduced and heard. Invariably the committees we testify approve the proposed legislation - but the Legislature does not. I am here to ask you, please: we need this technology and we need your help in enabling us to acquire it. SB 609 will be a major step in this direction.

Thank you for your support.

Sherry Shimizu

**SB-609**

Submitted on: 2/6/2023 8:20:36 PM

Testimony for HHS on 2/8/2023 1:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Rick Tabor	Individual	Support	Written Testimony Only

Comments:

Have ever imagined what it would be like to be hearing impaired? Living without sound. What if you discovered many hearing impaired can not afford hearing aids.

One in three people between the ages of 65 and 74 experience hearing loss, and about half of seniors over 75 do.

Around 40 million Americans including children and adults, approximately 16% of the population, suffer from hearing loss severe enough to affect communication abilities.

In the United States, at least 2 children out of 1000 births have hearing related disorders. In the State of Hawai'i, approximately 3 per 1000 children are born annually with permanent hearing loss. More than 90 percent of deaf children are born to hearing parents.

HMSA insurance spokespersons say hearing aids are covered, if the employer or individual purchases the right insurance. Cost factors being the common barrier. Kaiser offers a hearing aid plan. Medicaid & Medicare (basic) Original Plan does not cover hearing or eye coverage. Additional dental coverage was reinstated to Medicaid in the 2022, Hawaii legislative session. Consumers must purchase the correct Medicare Advantage (managed care) plan and meet the conditions and criteria for this coverage. Many, in Hawaii are not able to afford plans with hearing aid coverage.

A recent review found 16 states have Medicaid coverage for hearing aids. Those states have implemented similar hearing aid bills to the one Hawaii's was trying to pass, having Medicaid/Medicare and Insurance plans help with the hearing aid cost. Hawaii's bill asked for \$1,500 per hearing aid every 36 months. DBTF (the Deaf Blind Task Force) reintroduced this bill in the 2023 legislative session.

Hearing aids can cost up to \$15,000 per ear.

Choosing a plan that covers hearing aids can be confusing. Advertising was the most common source of information for low-income, and older Medicare beneficiaries.

71% of all Medicare beneficiaries reported that they did not compare their plan to other Medicare plans that were available during the 2018 open enrollment period. Most selected what they could afford.

Half (51%) of Medicare beneficiaries reported they had read thoroughly or some parts of the Medicare & You handbook, while almost one-third (31%) reported they had not read it at all. Nearly one in five (18%) Medicare beneficiaries reported they did not receive the handbook or did not know if they had received it.”

It’s important to note, the prevalence of hearing loss in children in Hawai‘i is higher than the national average. Research also indicates that hearing loss is a prevalent condition among veterans and advanced age adults. This is of particular concern in Hawai‘i as the state is home to many military training facilities and has a large elderly population.

In contrast to the higher than average prevalence of hearing loss in Hawai‘i, there is a relatively small number of practicing audiologists in the state. Audiologists are independent doctoral level professionals responsible for the assessment and non-medical management of hearing impairment, vestibular disorders, auditory processing disorder, auditory neuropathy, tinnitus, and related disorders.

Currently, there is no formal audiology training program in Hawai‘i to meet the needs for current or future hearing health professionals. It is very important to have assessments, fittings and follow up services from a qualified hearing specialist.

A new wrinkle came in July 2022 with FDA approval of Over-the-Counter hearing aids. October 7, 2022 was the first public access date.

OTC hearing aids are now available without assessment, fittings and follow up services. Our concerns are the potential buyer beware issues.

A new national study has revealed that there are wide gaps in the [use of hearing aids](#) among Americans age 55 and older, divided largely by race, education and income.

A little more than a third of older adults with self-reported [hearing loss](#) are using hearing aids, the study found.

High cost is the main obstacle, said researchers from the University of Michigan, who published their findings in the journal Gerontologist.

Nearly half of the older hearing-impaired Americans with incomes in the top 25 percent used a hearing aid, but only about a quarter of those in the bottom 25 percent did so.

According to the U.S. Department of Health and Human Services (HHS), the hearing aid law’s goal is to make health insurance available and affordable to people and small groups, such as employees of small businesses and organizations, who are uninsured. While some provisions of the law have already taken effect, in some states, many more equity provisions will need to be implemented in the rest of the nation, including Hawaii, in the coming years.

The Hearing Loss Association of America (HLAA), is a nonprofit organization with a mission to open the world of communication to people with hearing loss through education, information,

support and advocacy. HLAA Chapters and state organizations as well as individual HLAA members working with Hawaii state offices for hard of hearing and deaf people, with state insurance commissioners, and state legislatures, who have an opportunity to advocate to add or expand coverage for hearing aids in future ACA (Affordable Care Act). The plans include the American Academy of Audiology. It will take forethought, good planning, and some roll-up-the-sleeves advocacy for those willing to improve hearing aid coverage under the ACA to help those needing help.

Hearing disorders can affect people across the lifespan from infancy to advanced age. Damage or dysfunction in various parts of the hearing system leads to temporary or permanent hearing loss of varying types and degrees. If hearing loss is not identified and treated early, it can have long-term effects on the cognitive, emotional, social, and educational development of an individual.

Because of the difficulties in communication due to their hearing loss, people often withdraw and may become socially isolated. Social isolation is problematic for most of us. Humans are social beings.

Recent evidence from multiple studies of large numbers of persons ranging from young adults to the geriatric population suggests a link between untreated hearing loss, isolation, diminished quality of life and cognitive impairment.

A person with hearing loss, has a greater chance of developing dementia. Alzheimer's disease, the most common cause of dementia in the elderly is progressive hearing impairment and we social isolation. According to a 2020 Lancet commission report that lists hearing loss as one of the top risk factors for dementia. Hearing loss can make the brain work harder, forcing it to strain to hear and fill in the gaps.

An American Heart Association study May, 2020 — report identified hearing loss as one of nine potentially modifiable risk factors that contributed to about 35% of dementia cases.

Other studies have shown adults with hearing loss have a higher risk for cognitive decline, including Alzheimer's disease and dementia and an increase in mental health issues, including psychosis.

Insurance, Medicaid, basic Medicare and Medicare Advantage may be saving money, up front, by limiting or not covering hearing aid costs. However, in the bigger picture, with all the comorbid complications, they are spending millions to billions covering hearing loss/isolation complications.

Those dealing with hearing impairment issues and the lack of hearing aid coverage, mostly deplore the ACA managed care tactic and strongly encourage a more humane approach of respect and dignity, minus the confusion of partial truths and a shift to reasonable affordable hearing aid access minus the huge sales tag.

As for over-the-counter hearing aids. The FDA just opened pandora's box. Without a qualified assessment, fittings and follow-ups from a certified hearing specialist, most will not know what to

buy or how to wear it. Is this a new twist on the wild wild west? We'll soon see. But will we hear? In time, in time we'll know more. But, at what cost? What price would you put on a person's hearing? Once damaged, there's no return. Think about it.

Mahalo, Rick Tabor

[Special Report | Recent Articles and Reports Shed Light on Medicare Advantage Issues - Center for Medicare Advocacy](#)

**From:** [Cheryl Mizusawa](#)  
**To:** [HHS Committee](#)  
**Subject:** SB 609 Relating to Hearing Aids, Requires Insurance policies & contracts  
**Date:** Monday, February 6, 2023 9:53:41 AM

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February 8, 2023

COMMITTEE on HEALTH AND HUMAN SERVICES

Honorable Senator Joy San Buenaventura, Chair  
Honorable Senator Henry Aquino, Vice Chair

Re: SB609, Relating to Hearing Aids

Dear Chairperson San Buenaventura, Vice Chair Aquino and Members,

My name is Cheryl Shimizu. I have been wearing a hearing aid most of my life but every year the price keeps going up. I usually take very good care of my hearing aid and put it in a box when I'm not using it. This hearing aid is very important for me to hear things going on at home, when I'm driving and very loud sounds. It doesn't help me talk to people. I really do need a new aid but I cannot afford to buy one.

Now hearing aids are too expensive. Please pass this bill to help us get hearing aids we need so badly. Thanks.

Sincerely,

Cheryl Shimizu  
Senate District 17  
Sent from iPhone

**From:** [Mei-Li Mathias](#)  
**To:** [HHS Committee](#)  
**Subject:** SB 609  
**Date:** Monday, February 6, 2023 11:19:04 PM

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February 8, 2023

Testimony of Mei-Li Mathias  
Submitted to the Hawaii State Senate,  
COMMITTEE on HEALTH AND HUMAN SERVICES

Honorable Senator Joy San Buenaventura, Chair  
Honorable Senator Henry J.C. Aquino, Vice Chair

Re: SB609, Relating to Hearing Aids

Dear Chairperson San Buenaventura, Vice Chair Aquino and Members,

My name is Mei-Li Mathias, I am a graduate of Mililani High School and received a Bachelor's degree from the University of Hawaii. I am a resident of Honolulu, Senatorial District 14. I work at Pearl City High School in the Deaf and Hard of Hearing Program. I am testifying today to express my very strong support for SB 609, which will mandate insurance coverage for hearing aids. This bill is important to me because I am profoundly deaf. I wear a hearing aid on one ear and a Cochlear Implant on the other.

I wore hearing aids for 20 years of my life. I know that hearing aids are not cheap. I know the struggles of being deaf, being told "nevermind" at the dinner table while everyone is laughing. I know the struggle of eye strain, struggling to lipread people daily, and with the masks it's even worse, and has caused me anxiety attacks not knowing what people are saying. I rely on my hearing aid to get me through this hearing world, just like prescription glasses enable me to see the world more clearly.

Imagine trying to step in a deaf person's shoes - having to fight for language access, years of speech therapy, growing up with hearing parents who don't sign, and constantly missing pieces of conversation, due to head turning or not being able to see well in a dark place - it's a tough world out there for us. To be able to have hearing aids would lessen a bit of those struggles.

More so at work, I see my students struggling without hearing aids because the family cannot afford to get them for their child. The child would not be able to pass his classes without our program's help. This is a nationwide issue. Whatever happened to "No child left behind?" Our deaf students can't keep up with the pace of a general education class. They fall behind - we as educators help them where they are missing the information, trying to fill in the gaps with Educational Interpreters (of those also which we are in great demand of) and Educational Assistants. The students come to us not knowing sign language - I help teach them a little at a time, but still they are behind their peers when it comes to education and it is heartbreaking. It should not be this way.

Many people have worked tirelessly to have legislation introduced and heard. The committees that we testify approved the proposed legislation - but the Legislature does NOT. I am here to ask, to please: we need insurance to cover this technology and we need your help in enabling us to acquire it for all deaf and hard of hearing in the State of Hawaii. SB 609 will be a major milestone for the Deaf community if this gets passed.

Thank you for your support.

Mei-Li Mathias