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Testimony of the Department of Commerce and Consumer Affairs

Before the
Senate Committees on Commerce and Consumer Protection
and Ways and Means

Wednesday, March 1, 2023

9:30 a.m.

State Capitol, Conference Room 211 and via Videoconference

On the following measure:
S.B. 609 S.D. 1, RELATING TO HEARING AIDS

Written Testimony Only

Chair Keohokalole, Chair Dela Cruz, and Members of the Committees:

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 an unspecified amount per hearing aid for each hearing-impaired ear every thirty-six months.

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

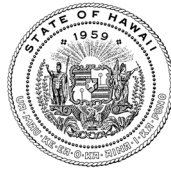
45 CFR § 155.170(b) which apply to benefits “in addition to the essential health benefits.”

Additionally, section 1. of the bill provides for a \$1,500 minimum benefit with respect to insurers and health maintenance organizations, while section 3 provides for a blank, unspecified minimum benefit with respect to mutual benefit societies in (See page 4, lines 16-18, and page 6, lines 13-15).

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
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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 WAYS AND MEANS
ON SENATE BILL NO. 609 SD1

March 1, 2023
9:30 a.m.
Conference Room 211 & Videoconference

RELATING TO HEARING AIDS

Chair Dela Cruz, Vice Chair Keith-Agaran, 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.



March 1, 2023

The Honorable Jarrett Keohokalole, Chair
The Honorable Carol Fukunaga, Vice Chair
Senate Committee on Commerce and Consumer Protection

The Honorable Donovan M. Dela Cruz, Chair
The Honorable Gilbert S.C. Keith-Agaran, Vice Chair
Senate Committee on Ways and Means

Re: SB 609 SD1 – Relating to hearing aids.

Dear Chair Keohokalole, Chair Dela Cruz, Vice Chair Fukunaga, Vice Chair Keith-Agaran, and Members of the Committees:

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 for each hearing-impaired ear every 36 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 SD1.

Sincerely,

Dawn Kurisu
Assistant Vice President
Community and Government Relations

SB-609-SD-1

Submitted on: 2/24/2023 6:22:30 PM

Testimony for CPN on 3/1/2023 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Meriah Nichols	Individual	Support	Written Testimony Only

Comments:

I wear hearing aids and have worn them my whole life. The cost of hearing aids has always been debilitating, and I went without them for some years, simply because we could not afford them.

With our ears being a part of our body, and hearing being a sense that allows us access, it is criminal that our current situation exists - one in which insurance companies charge too much for the average family to afford hearing wear.

Please vote to change this. Please vote to allow access to affordable hearing aids. Let us hear.

Thank you.

Sincerely,

Meriah Nichols

SB-609-SD-1

Submitted on: 2/24/2023 6:37:02 PM

Testimony for CPN on 3/1/2023 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Lynn Murakami Akatsuka	Individual	Support	Written Testimony Only

Comments:

I support the passage of SB 609, SD 1 this session.

SB-609-SD-1

Submitted on: 2/26/2023 2:20:13 PM

Testimony for CPN on 3/1/2023 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Rick Tabor	Individual	Support	Written Testimony Only

Comments:

Thank you for hearing SB609, CPN-WAM.

Can You Hear Us Now? A Story Worth Listening to. Have ever imagined what it would be like to be hearing impaired? Living without sound. What if you discovered many hearing impaired cannot 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 Hawaii, approximately 3 per 1000 children are born annually with permanent hearing loss.

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. Consumers must purchase the correct Medicare Advantage (managed care) plan and meet the conditions and criteria for hearing aid coverage to qualify for hearing aid coverage. Those plans have a co-pay and only cover a percentage of the cost. The consumer covers the remaining balance. Hearing aids can cost up to \$15,000 per ear. 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. We hope this year is the year we're heard. Thank you for your support.

PETER L. FRITZ

T-Mobile Relay (808) 568-0077

THE SENATE THE THIRTY-SECOND LEGISLATURE REGULAR SESSION OF 2023

COMMITTEE ON COMMERCE AND CONSUMER PROTECTION COMMITTEE ON WAYS AND MEANS

Testimony on S.B. 609 SB1

Hearing: March 1, 2023

RELATING TO HEARING AIDS

Chairs Dela Cruz and Keohokalole, Vice Chair Keith-Agaran and Fukunaga and members of the Committees. My name is Peter Fritz. I use hearing aids. I am testifying **in support** of this bill.

This bill would make hearing aids more accessible and affordable by reducing the replacement period for hearing aids from 60 months to 36 months and requiring all health insurance policies to have hearing aid benefits. Some policies do not currently offer hearing aid benefits.

Treating Hearing Loss Can Reduce Health Care Costs And Dementia.

It could cost health insurers much more than it would cost to provide hearing aids and services for individuals with a hearing loss.¹ Poor hearing is an unmistakable health hazard, threatening mind, life and limb. For older adults alone, **untreated hearing loss 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.²

Untreated Hearing loss is be the largest modifiable risk factor for developing dementia, exceeding that of smoking, high blood pressure, lack of exercise and social isolation, according to an international analysis published in The Lancet in 2017, Vol. 390, No. 10113.³ The analysis indicated that **preventing or treating hearing loss in midlife has the potential to diminish the incidence of dementia by 9 percent.** 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.**⁴

Untreated hearing loss can result in longer hospitalizations, readmissions and more visits to an emergency room.⁵ Untreated hearing loss accounted for 3.57 percent of people significantly injured in a fall, 3.2 percent of all cases of dementia, and 6.88 percent of those seeking treatment for depression for a study covering a 10-year period.

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

² JAMA Otolaryngol Head Neck Surg. 2019;145(1):36-43. doi:10.1001/jamaoto.2018.2876.

³ The Lancet 2017, Vol. 390, No. 10113. [http://dx.doi.org/10.1016/S0140-6736\(17\)31756-7](http://dx.doi.org/10.1016/S0140-6736(17)31756-7)

⁴ JAMA Otolaryngol Head Neck Surg. 2019;145(1):36-43. doi:10.1001/jamaoto.2018.2876.

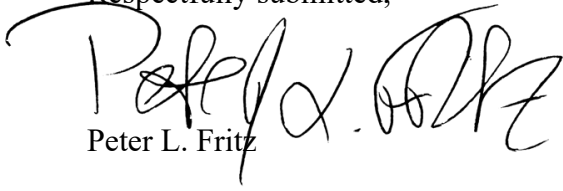
⁵ Id.

S.B 606 SD1
Testimony of Peter Fritz
March 1, 2023
Page 2
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Making hearing aids more available and affordable reduces the financial pressures on Hawaii citizens and families and **can reduce health costs for insurers.**

Thank you for the opportunity to testify.

Respectfully submitted,



Peter L. Fritz

March 1, 2023

Submitted to the Hawaii State Senate
COMMITTEES ON COMMERCE AND CONSUMER PROTECTION, AND
WAYS AND MEANS

Honorable Senators Jarrett Keohokalole, and Donovan M. Dela Cruz, Chairs
Honorable Senators Carol Fukunaga, and Gilbert S.C. Keith-Agaran, Vice Chairs

Re: SB609, SD1 Relating to Hearing Aids

Dear Chairs Keohokalole and Dela Cruz, Vice Chairs Fukunaga and Keith-Agaran, and Members,

I would like to enthusiastically support SB 609, SD1 Relating to Hearing Aids.

Here in Hawaii, a person who qualifies for Medicaid or Hawaii Quest has 100% health coverage for hearing aids with replacement in 3 years, if necessary. Without appropriate hearing aids, people who need amplification to hear spoken conversation, be alerted to sounds in their surroundings often withdraw and experience isolation. Children who experience hearing loss need amplification to hear spoken language to learn and develop critical thinking essential for success in everyday life.

Hearing incidental banter/conversation in family gatherings, on the job, in a medical setting, riding or driving a car, or in other life situations conveys so much information about the cultures we want to fit in and be socially accepted. However, the high cost of hearing aids prevents many people from getting hearing aids they so desperately need. I have worked as a vocational rehabilitation specialist for over 4 decades and know how critical hearing aids are in obtaining and keeping a job.

Over the counter (OTC) hearing aids do not include children nor people with a severe to profound hearing loss. People with "profound" hearing loss still can benefit from amplification which can save lives. Please pass this critically important bill.

Mahalo for your consideration,

Eleanor Macdonald, M.Ed., CRC (ret.)

SB-609-SD-1

Submitted on: 2/27/2023 12:57:57 PM

Testimony for CPN on 3/1/2023 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Sherry Shimizu	Individual	Support	Written Testimony Only

Comments:

Testimony of Sherry Shimizu

Submitted to the Hawaii State Senate,

Committees on Commerce and Consumer Protection (CPN),

Ways and Means (WAM)

CPN

Senator Jarrett Keohokalole, Chair

Senator Carol Fukunaga, Vice Chair

WAM

Senator Donovan M. Dela Cruz, Chair

Senator Gilbert S.C. Keith-Agaran, Vice Chair

Wednesday, March 1, 2023

Time 930

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. Over-the-counter (OTC) hearing aids do not work for profoundly Deaf people, since much more powerful hearing aids are needed and require adjustments by a professional Audiologist depending on the individual's severe hearing loss. Based on my experience and those of my family and friends' which I just explained, I believe children of school age who want Hearing Aids can and will contribute to their future success like me.

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

To Senate Committees on Consumer Protections and Ways and Means :

Aloha, Chairs Senator Jarrett Keohokalole and Dela Cruz, Vice Chairs Fukunaga and Keith- Agaran and members of the Committee :

My name is Fanny Yeh. I was born deaf and started to use hearing aids when I was teenager.

I'm writing to give my full support for the Bill SB609 relating to Hearing Aids. I have been using hearing aids since I was teenager which helped me a lot where I could "hear" things around me at school as well at home. I also used it for my dance classes among hearing students. Hearing aids are very important for me in dance classes and performances where I could "hear" when the sounds of music started and ended while I danced and performed. I got my hearing aids from DVRS while I was in school and at college but after graduation, I had to pay for hearing aids on my own. Thus, when my hearing aids stopped function so I stopped using them because the cost was and still is very expensive. I hope that this Bill will help making hearing aids more affordable then I will be able to buy a new pair of hearing aids in the near future. It will help many deaf, hard-of-hearing and older people who lost hearing in later life. Also, hearing aids are very important for early learning with hearing loss and to enable many hearing-impaired people to work better in social and family life.

Thank you for your consideration of supporting this Bill SB609.

Sincerely yours,

Fanny Yeh
Deaf dancer-director/artist/small business owner
Mobile phone: 808-807-7851
Honolulu, Hawaii
March 27, 2023

From: [Mei-Li Mathias](#)
To: [CPN Committee](#); [WAM Committee](#)
Subject: SB 609
Date: Monday, February 27, 2023 12:36:38 PM

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

February 27, 2023

Testimony of Mei-Li Mathias

Submitted to the Hawaii State Senate,
Committee on Commerce and Consumer Affairs
Committee on Ways and Means

Honorable Senator Jarrett Keohokalole and Dela Cruz, Chair
Honorable Senator Fukunaga and Keith-Agaran, Vice Chair

Re: SB609, Relating to Hearing Aids

Dear Chairs Senator Jarrett Keohokalole and Dela Cruz, Vice Chairs Fukunaga and Keith-Agaran

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, and then I got surgery for a cochlear implant when I was 20. I know that hearing aids are not cheap, I treat them with care and I panic if it goes missing. I know the struggles of being deaf, being told "never mind" 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.

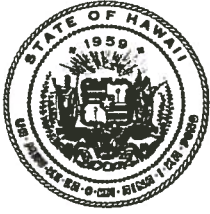
More so at work, being an Educational Assistant, I see my students struggling without hearing aids because the family cannot afford to get them for their child because of insurance. The child would not be able to pass his classes without our program's help. This is a nationwide issue. Whatever happened 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 but we can only do so much. 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.

Pearl City High School has a Deaf and Hard of Hearing Program but we are sorely lacking a teacher of the deaf at the moment. We have a severe teacher shortage and this is a very tough position to fill. We would need to get someone from the mainland.

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 keiki, kama'aina and kupuna 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



DISABILITY AND COMMUNICATION ACCESS BOARD

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Ph. (808) 586-8121 (V) • TTY (808) 586-8162 • Fax (808) 586-8129

March 1, 2023

LATE

TESTIMONY TO THE SENATE COMMITTEE ON WAYS AND MEANS

Senate Bill 609 SD 1 – Relating to Hearing Aids

The Disability and Communication Access Board (DCAB) supports Senate Bill 609 SD 1 – Relating to Hearing Aids. This bill would require 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

LATE

SB-609-SD-1

Submitted on: 2/28/2023 3:15:20 PM
Testimony for CPN on 3/1/2023 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Kathryn Ducheneau	Individual	Support	Written Testimony Only

Comments:

Hearing aids as essential to the deaf / hard of hearing individual. They give access to language and comprehension and significantly improve the quality of life of the persons who utilize them. Hearing loss can cause depression, feelings of isolation and dementia like symptoms, access to hearing aids prevents or alleviates these symptoms in the D/HH individuals, these devices are essential to living a fulfilling life and should be required to be covered under insurance.

My 6 year old child has personally experienced the life changing effects of hearing aids, when he was first fitted for them he remarked "I can hear myself talk!" And was in tears he was so happy! He had lived 5 years, the most essential years of his young life for language development without hearing himself speak.

I'm testifying that access to hearing devices are ESSENTIAL to brain health, physical health and quality of life for D/HH people. These devices are of such importance to the overall health of individuals with hearing loss and should be required to be covered by insurance companies.

Mahalo,

Kathryn Ducheneau

LATE

SB-609-SD-1

Submitted on: 2/28/2023 6:53:07 PM

Testimony for CPN on 3/1/2023 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Nikki Kepoo	Individual	Support	Written Testimony Only

Comments:

Aloha Chair and Committee Members,

I am writing as a mother of a deaf child and family member to 2 hard of hearing individuals. In my experience, our family and the deaf/hard of hearing communities have struggled with the constant medical expenses and financial burdens to assisted devices and medical support.

It has always troubled me that eye glasses are covered and cost affordable, whereas hearing aids, molds, supports, and allowances are not. My cousin and his daughter pay an insane amount of money for their aids and they are not covered because it is "not" a medical necessity. As a child, my niece grows and goes through so many changes but the options to make get more updated molds or devices don't fall in the allotted time.

We pay premiums for a reason and yet the out of pocket expenses for devices that are a necessity (regardless of hearing loss levels) are not included putting a greater strain on families with children and our elderly. Please stand with your constituents in passing this bill.

Mahalo,

SB-609-SD-1

Submitted on: 2/28/2023 10:25:11 PM

Testimony for CPN on 3/1/2023 9:30:00 AM



Submitted By	Organization	Testifier Position	Testify
Juanita Tom	Individual	Support	Written Testimony Only

Comments:

My name is Juanita Tom and I use hearing aids for the first time in a few months. I am writing **in support of SB 609 SD1**. hearing loss declines gradually when I am in 80's. I have some trouble understanding what a person says especially those who wear mask. It is frustrating and stressful for me. I did not realize how expensive a pair of hearing aids costs. My medical insurance covered some cost which I had to pay out of my pocket for the remaining cost. Wearing hearing aids help me to understand and hear what the person says and keeps me from getting injured because I can hear things that might hurt me.

Here in Hawaii, a person who qualifies for Medicaid or Hawaii Quest has 100 percent health coverage for hearing aids with replacement in 3 years, if necessary. Without appropriate hearing aids, people who need amplification to hear conversation auditory information in their environment often experience isolation and loneliness, early onset of dementia and depression. I know this first hand because it has happened to our family.

Brain Health for seniors and elderly residents of Hawaii should be a highly priority for health insurance companies to facilitate aging well within one's own home and community. Over the counter hearing aids does not include children nor people with a severe hearing loss. We need your legislative support to require insurance companies to help pay for hearing aids.

Mahalo for the opportunity to submit testimony.

SB-609-SD-1

Submitted on: 3/1/2023 12:55:06 AM

Testimony for CPN on 3/1/2023 9:30:00 AM



Submitted By	Organization	Testifier Position	Testify
Lisa Tom	Individual	Support	Written Testimony Only

Comments:

My name is Lisa Tom and I am writing in full support of SB609 SD1. I have been wearing a pair of hearing aids most of my life but every year the price keeps going up. I usually take very good care of my hearing aids and put them in a box when I'm not using them. This hearing aids are important for me to hear things going on at home, with my family and my job, when I'm driving, very loud sounds and make me feel safe and aware of environment when walking. Without hearing aids, I feel lost and anxious for not able to understand and talk to people.

My hearing aids were 14 years old and the quality of sound was not great. I struggle to hear or understand what others say especially with my family and job. I couldn't afford to buy new hearing aids because they are very expensive. The best type of hearing aids that fit my hearing loss cost around \$7,000. My health insurance covers 40 percent while I need to pay for the rest so I saved money. I found other source that helped with the portion of co-payment and I was able to afford to pay the remaining cost. That was in November 2022. I do not want to wait for another long years if I do not have another source to help cover cost in the future. It leads financial hardship on me and people who have hearing loss.

Please consider to support SB609 SD1 and help us get hearing aids more affordable.

Mahalo for the opportunity to submit testimony.