

Insurance doesn't always cover hearing aids for kids

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Joyce Shen was devastated when doctors said her firstborn, Emory, hadn't passed her newborn hearing screening. Emory was diagnosed with profound sensorineural hearing loss in both ears as an infant, meaning

sounds are extremely muffled.

But Shen and her husband, who live in Ontario, California, faced a horrible situation. Without intervention, they were told, their baby daughter's hearing impairment would prevent her from acquiring age-appropriate language skills and likely leave her with developmental problems affecting her education.

Pediatric hearing aids can look like modified earbuds and sometimes come in pink, blue, and other bright colors. The ones Emory needed can cost more than \$6,000 a pair, and she would require a new pair about every three years as her ears grow. But the family's work-based insurance does not cover those costs.

Shen said she knows all too well what's at stake for her daughter, who was born in February 2023. "If she had hearing aids, I could start all the speech therapy right now, get her access to most of the sounds. But right now, I can't do anything. Just waiting."

The family is not alone in this predicament. California and 17 other states don't require [private insurance](#) plans to cover hearing aids for kids, so many don't. But about two or three of every 1,000 babies in the U.S. are born with detectable hearing loss in one or both ears, according to the National Institute on Deafness and Other Communication Disorders.

"You have to learn to hear before you can learn to speak, and we all speak how we hear," said Brooke Phillips, a Los Angeles audiologist who co-chairs the volunteer coalition Let California Kids Hear.

Grassroots action, often led by mothers, helped steer legislatures in 32 states to pass bills that would require private insurance to cover hearing aids for children. Vermont, Virginia, and Washington are the most recent.

The fix, however, is not always an easy one. Bills died at the end of the most recent legislative sessions in New York and Hawaii. And, in California, where only 9% of children and young adults enrolled in commercial plans have coverage for hearing aids and services, Democratic Gov. Gavin Newsom vetoed a measure in October that would have required such coverage.

"There's real disappointment among professionals and our California families," said Phillips.

Newsom, who, by the end of 2023, faced a projected \$68 billion state budget deficit, explained in his veto letter that the bill would "increase ongoing state General Fund costs" and "set a new precedent by adding requirements that exceed the [state's] benchmark plan" under the Affordable Care Act. Adding kids' hearing aids to the essential benefits package would trigger a provision of the ACA that requires state coffers to offset the additional expense. Newsom was wary that this "could open the state to millions to billions of dollars in new costs" for expanded coverage.

Nationally, there's pressure to pass such state mandates because [health plans](#) often don't cover hearing aids for kids, calling them elective or cosmetic. Dylan Chan, a pediatric ear, nose, and throat physician at the University of California-San Francisco Benioff Children's Hospitals, said hearing aids should be covered the way glasses and tooth fillings are.

Efforts on the ground suggest the push has slowly been gaining momentum.

Jocelyn Ross of Columbia, South Carolina, founded Let South Carolina Hear in 2010 after her daughter Alyssa was diagnosed with congenital hearing loss when she was just a few months old. Although South Carolina has yet to mandate coverage of hearing aids, the coalition has

become a model for other such advocacy groups across the nation.

Let Georgia Hear was launched a year later by Kelly Jenkins, an Atlanta mom whose daughter has worn hearing aids since she was 18 months old. Legislation requiring the state's private insurers to cover kids' hearing aids passed in 2017. Advocates in Ohio and Michigan are also pushing for legislative relief.

Though progress in various states is coming in fits and starts, Newsom's veto in progressive California was surprising.

Stephanie Wittels Wachs, who founded Let Texas Hear, has two children who are hard of hearing. Her organization helped push the 2017 passage of kids' hearing aid legislation. But when she moved from Houston to California in 2020, she was "completely shocked" to learn no such mandate had been approved there. "California usually leads the way, and we are falling behind some more conservative states that have prioritized pediatric hearing loss," she said.

Newsom's veto was especially surprising to many advocates because in 2019 he had created the Hearing Aid Coverage for Children Program, or HACCP, which offers supplemental coverage of up to \$1,500 for hearing aids for families earning up to 600% of the family poverty threshold.

Last year's legislation would have replaced that program, which has proved so far to not be particularly successful, enrolling only 297 kids since it began accepting patients in 2021. Provider participation in HACCP is also low. Meanwhile, it's estimated that 20,115 California enrollees under age 20 need [hearing](#) aids and don't have coverage for them, according to a 2023 report by the California Health Benefits Review Program.

"We do a great job of diagnosing these kids, we really do," said Daniela Carvalho, Emory Shen's audiologist at Rady Children's Hospital-San Diego. "About more than 99% of kids that are born here are screened. But how can that be a good thing if we're not following up at six months and giving them what they need to be able to hear? It makes no sense."

In November, after nearly 10 months, Emory was enrolled in HACCP. Soon she was given loaners, and then she received her own [hearing aids](#) in December.

"We talk to her about everything we are doing," Joyce Shen said. "We tell her about her highchair and her food and the spoon and bowl. Just anything to help develop her speech."

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