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HOUSE DEMOCRATIC POLICY COMMITTEE

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**House of Representatives**  
COMMONWEALTH OF PENNSYLVANIA

**HOUSE DEMOCRATIC POLICY COMMITTEE HEARING**

**Topic: House Bill 2105**

**G-50 Irvis Office Building – Harrisburg, PA**

**August 6, 2020**

**AGENDA**

10:00 a.m. Welcome and Opening Remarks

10:10 a.m. Panelists:

- Neil McDevitt  
Executive Director  
Deaf-Hearing Communication Centre
- Kay Tyberg  
Deaf and Hard of Hearing Advocate  
On behalf of Hearing Loss Association of PA and Puget Sound Association of the Deaf
- Alexandra Costlow, Au.D., F-AAA  
Doctor of Audiology
- Colleen Shaffer  
Parent

10:50 a.m. *Questions & Answers*

11:20 a.m. Closing Remarks

## Testimony of Neil McDevitt

Good morning, members of the House Democratic Policy Committee - I would like to thank Chair Sturla for welcoming me back before the Committee. I spoke with many of you before COVID in Philadelphia at the 2020 Disability Summit.

I would also like to recognize DHCC's neighboring district Representative Jennifer O'Mara. And personally, as a resident of North Wales, PA in Montgomery County, I'm thrilled that the author of House Bill 2105 is my Representative Liz Hanbidge and is supported also by my friend Rep. Steven Malgari. I also want to recognize and thank Rep. Joe Hohenstein for his steadfast support of the Deaf, hard of hearing, and DeafBlind community as a co-sponsor of this bill.

\* DHCC is a nonprofit founded 48 years ago at the tail-end of the Rubella and German measles epidemic. Back then, we had significant numbers of babies being born into hearing families that had no idea how to communicate with their children. We were founded with the purpose of teaching American Sign Language to parents and enabling families to communicate clearly with each other. From our home county of Delaware County, we've grown to the premier organization in the Philadelphia region focusing on the communication needs for Deaf, hard of hearing, and DeafBlind individuals and their families.

\* As the premier organization, and a name that starts with "Deaf", we get a lot of questions. Most common questions we get are how to find an audiologist. Second most common is re: affordability. We don't have good answers for those, particularly for people who are outside of existing scope of the Medicare/Medicaid criteria.

\* Personally, I've grown up with hearing aids for my whole life. As an aside, my mother tells me when I was a kid, going to the pool was challenging because I was always rushing into the water with my hearing aids still on. It became expensive!

I changed hearing aids about 6 years ago and it cost me \$4k. I'm fortunate I can afford that but I also know there are many who cannot or are already aware that hearing aids are prohibitively expensive and they just don't bother getting it checked.

\* Knowing Chair Sturla from earlier this year - he wants his data. According to the National Institute on Deafness - they say that 1/3rd of adults between ages of 65 and 75 have significant hearing loss and over half over the age of 75 have same.

If we extrapolate that: with nearly a million PA residents between 65 and 75, there are 330,000 with a major hearing loss. With nearly a million over the age of 75, it's closer to 500,000.

Healthy Hearing has estimated that 1 out of 3 seniors that need hearing aids don't get them.

With 730,000 PA residents over the age of 65 who need hearing aids, 240,900 have simply decided not to get them. If this bill is enacted and assuming we're using the average hearing aid price of \$2,300 - it will save Pennsylvania residents over \$554 million and empower them to live fuller lives. Since hearing loss is predominantly something that affects older people, this program can help younger people be more proactive about their hearing health without adding significantly more expense to the program.

Thank you.

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## House Co-Sponsorship Memoranda

### House of Representatives Session of 2019 - 2020 Regular Session

#### MEMORANDUM

**Posted:** June 18, 2019 09:56 AM  
**From:** [Representative Liz Hanbidge](#)  
**To:** All House members  
**Subject:** Insurance Coverage of Hearing Aids

According to the US Census Bureau, 1.1 million Pennsylvanians – 8.6% of the state's population – live with hearing loss. Additionally, approximately 15% of American adults report trouble hearing. Among adults aged 70 and older who could benefit from hearing aids, fewer than 30% have ever used them.

In Pennsylvania, hearing aids are only required to be covered for Medicaid recipients under age 21, while all other populations in need of hearing assistance are forced to pay for hearing aids out-of-pocket.

Hearing aids range in costs of \$1,000 - \$4,000 – with an average cost of \$2,300.

To address these high out-of-pocket costs and help Pennsylvanians who struggle with hearing loss, I will be introducing a bill that would require health insurance policies to provide coverage for hearing aids and a resolution that would urge Congress to take action on legislation that will expand Medicare coverage to include hearing aids.

Please join me in this effort to improve the health and wellness of Pennsylvanians suffering from hearing loss by mitigating the exorbitant cost of hearing aids, especially costs for older Pennsylvanians living on a fixed income.

#### Document #1

 Introduced as [HB2105](#)

**Description:** This bill would require health insurance policies in the Commonwealth to provide coverage for hearing aids.

[View Attachment](#)

#### Document #2

 Introduced as [HR628](#)

**Description:** This resolution would urge Congress to take action and expand Medicare coverage to include hearing aids.

[View Attachment](#)

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 2105 Session of  
2019

INTRODUCED BY HANBIDGE, MOUL, FRANKEL, McCLINTON, MILLARD,  
WEBSTER, KULIK, SCHLOSSBERG, ISAACSON, RAVENSTAHL,  
HOHENSTEIN, STEPHENS, RABB, HILL-EVANS, KENYATTA, JOHNSON-  
HARRELL, KINSEY, SAMUELSON, YOUNGBLOOD, CIRESI, MADDEN,  
OTTEN, KAUFER, HOWARD, KIM, ROEBUCK, HENNESSEY AND D. MILLER,  
DECEMBER 9, 2019

REFERRED TO COMMITTEE ON INSURANCE, DECEMBER 9, 2019

AN ACT

1 Amending the act of May 17, 1921 (P.L.682, No.284), entitled "An  
2 act relating to insurance; amending, revising, and  
3 consolidating the law providing for the incorporation of  
4 insurance companies, and the regulation, supervision, and  
5 protection of home and foreign insurance companies, Lloyds  
6 associations, reciprocal and inter-insurance exchanges, and  
7 fire insurance rating bureaus, and the regulation and  
8 supervision of insurance carried by such companies,  
9 associations, and exchanges, including insurance carried by  
10 the State Workmen's Insurance Fund; providing penalties; and  
11 repealing existing laws," in casualty insurance, further  
12 providing for hearing aid coverage.

13 The General Assembly of the Commonwealth of Pennsylvania  
14 hereby enacts as follows:

15 Section 1. Section 635 of the act of May 17, 1921 (P.L.682,  
16 No.284), known as The Insurance Company Law of 1921, is amended  
17 to read:

18 Section 635. Hearing Aid Coverage.--~~[Any insurer that~~  
19 ~~underwrites Medicare or Medicaid]~~ (a) A health insurance policy  
20 [for insureds residing in this Commonwealth] shall provide  
21 coverage [in such insurance] for a hearing aid sold in

1 accordance with section 403 of the act of November 24, 1976  
2 (P.L.1182, No.262), known as the "Hearing Aid Sales Registration  
3 Law."

4 (b) As used in this section, the term "health insurance  
5 policy":

6 (1) Means an individual or group health insurance policy,  
7 contract or plan that provides medical or health care coverage  
8 by a health care facility or licensed health care provider on an  
9 expense-incurred service or prepaid basis that is offered by or  
10 is governed under any of the following:

11 (i) This act.

12 (ii) Subarticle (f) of Article IV of the act of June 13,  
13 1967 (P.L.31, No.21), known as the "Human Services Code."

14 (iii) The act of December 29, 1972 (P.L.1701, No.364), known  
15 as the "Health Maintenance Organization Act."

16 (iv) The act of May 18, 1976 (P.L.123, No.54), known as the  
17 "Individual Accident and Sickness Insurance Minimum Standards  
18 Act."

19 (v) A nonprofit corporation subject to 40 Pa.C.S. Ch. 61  
20 (relating to hospital plan corporations) or 63 (relating to  
21 professional health services plan corporations).

22 (2) Does not include any of the following policies:

23 (i) Accident only.

24 (ii) Credit only.

25 (iii) Long-term care or disability income.

26 (iv) Specified disease.

27 (v) Medicare supplement.

28 (vi) Tricare, including a Civilian Health and Medical  
29 Program of the Uniformed Services (CHAMPUS) supplement.

30 (vii) Fixed indemnity.

1     (viii) Dental only.

2     (ix) Vision only.

3     (x) Worker's compensation.

4     (xi) Automobile medical payment insurance.

5     Section 2. This act shall apply to any health insurance  
6 policy offered, issued or renewed on or after the effective date  
7 of this act.

8     Section 3. Any regulation inconsistent with this act is  
9 abrogated to the extent of any inconsistency with this act.

10    Section 4. This act shall take effect in 60 days.