

# Hearing aid insurance legislation (HAIL)

## What it is and what it isn't

*From Sound Waves, Spring, 2007*

HB 1869 has been introduced into the 2007 legislative session. It states "An insurer that offers to any individual a health plan that provides coverage for prostheses must include coverage for hearing aids." Coverage is up to \$1000 every three years for adults, the full cost every two years for children three to eighteen, and full cost no more than three times a year for infants and toddlers up until two years of age. While this bill is not ideal, we want to support it. The only way our legislators will pass a bill is if they hear from a lot of people. It can be via a written letter, a phone call, fax, or e-mail. To find your legislators online, go to [http:// www.leg.wa.gov/legislature](http://www.leg.wa.gov/legislature). Won't my insurance premiums go up if this bill passes?

Our original estimate was that the mandate would cost about \$13 a year. It's lower now because of the lower reimbursement, but we do not have a fiscal note (or cost) yet.

Why doesn't this bill cover Medicare and Medicaid? Medicare is a Federal program for people over 65, and it does not reimburse for hearing aids. Thus, it is important we focus at the state level on supplemental policies; many offer no coverage. Our bill would mandate insurance companies in our state to provide coverage for hearing aids if they cover other prostheses. Medicaid is a state program for indigent people, and it does already cover hearing aids (albeit a pittance).

### **Why doesn't this bill cover a cochlear implant or the BAHA? (bone-anchored hearing aid)**

A bill cannot contain more than one item, and this would be mixing apples and oranges. Most insurance companies already cover cochlear implants, and some are starting to cover the BAHA. We are focusing on hearing aids, because more people need hearing aids.

I don't like the way this bill is worded, so I'm not going to support it. A bill never ends up the way it starts out. What is important is that you support the "essence" of the bill-insurance coverage for hearing aids. Help us help the legislature define the components of the bill to best serve people with hearing loss.

### **Become an advocate!**

Advocacy takes persistence. The quickest way for us to get the information to you is through e-mail. Through this organized effort, letters, e-mails, and phone calls to our legislators make a difference for people with hearing loss. Contact Penny Allen at [PAllen@hearinglosswa.org](mailto:PAllen@hearinglosswa.org). Your e-mail address is confidential.