

A MEMORIAL

REQUESTING THE STUDY OF THE FEASIBILITY OF MANDATING INSURANCE  
COVERAGE FOR HEARING AIDS FOR CHILDREN.

WHEREAS, one to three out of one thousand children, or approximately twenty-seven to eighty New Mexican babies, are born with hearing loss every year; and

WHEREAS, the prevalence of congenital hearing loss ranks among the most common birth defects in New Mexico, which includes heart defects such as ventricular septal defects (four and seven-tenths per one thousand live births) and atrial septal defects (two and one-half per one thousand live births) and cleft lip and cleft palate (two and seven-tenths per one thousand live births); and

WHEREAS, the prevalence of childhood hearing loss increases above three per one thousand when children born with normal hearing develop progressive and late onset hearing loss; and

WHEREAS, studies from Colorado indicate that six and six-tenths per one thousand children have hearing loss that meets the state definition of educationally significant; and

WHEREAS, studies demonstrate that children whose hearing loss symptoms are identified and who access intervention services before six months of age perform almost a full standard deviation higher on receptive and expressive language

measures than children whose identification and intervention is delayed past six months of age; and

WHEREAS, children who do not receive early intervention cost schools an additional four hundred twenty thousand dollars (\$420,000) and are faced with overall lifetime costs of one million dollars (\$1,000,000) in special education, lost wages and health complications, according to a respected 1995 study published in the *International Journal of Pediatric Otorhinolaryngology*; and

WHEREAS, eighty-six percent of children in New Mexico are covered by some type of health insurance, including medicaid; and most insurance plans in New Mexico, except medicaid, do not provide coverage for hearing aids; and

WHEREAS, twenty-six percent of New Mexican children live below the poverty threshold, which is defined by the United States office of management and budget as an income of eighteen thousand six hundred sixty dollars (\$18,660) for a family of two adults and two children; the average cost of a digital hearing aid appropriate for the pediatric population is two thousand five hundred dollars (\$2,500) per hearing aid; and the average cost of a cochlear implant external speech processor is six thousand dollars (\$6,000); and

WHEREAS, medicaid covers only four hundred dollars (\$400) per hearing aid in a four-year period; and

WHEREAS, hearing objective 28-13 of Healthy People 2010

identifies "Increase[ing] access by persons who have hearing impairments to hearing rehabilitation services and adaptive devices, including hearing aids, cochlear implants, or tactile or other assistive or augmentative devices" as a national public health priority; and

WHEREAS, eight other states, including Connecticut, Kentucky, Louisiana, Maryland, Minnesota, Missouri, Oklahoma, and Rhode Island, have already passed legislation requiring insurance plans, including medicaid, to cover a specified amount of the cost of hearing aids, the amount of which ranges from one thousand dollars (\$1,000) per hearing aid up to the full cost of amplification for both ears;

NOW, THEREFORE, BE IT RESOLVED BY THE HOUSE OF REPRESENTATIVES OF THE STATE OF NEW MEXICO that a study be requested on the feasibility of mandating insurance coverage for children's hearing aids and cochlear implant processor replacement as durable medical equipment; and

BE IT FURTHER RESOLVED that the commission for deaf and hard-of-hearing persons be the lead agency to coordinate the study and include the participation of the department of health, the human services department, the children, youth and families department and the insurance division of the public regulation commission as well as private organizations, including New Mexico hands and voices, an organization of parents of children who are deaf or hard of hearing,

representatives of the national hearing loss association of America, parents reaching out, the New Mexico speech and hearing association, Presbyterian ear institute, the New Mexico audiology association, the New Mexico association of the deaf and other invested stakeholders; and

BE IT FURTHER RESOLVED that the recommendations resulting from this study be reported no later than December 30, 2006 to the appropriate legislative committee as deemed by the New Mexico legislative council; and

BE IT FURTHER RESOLVED that copies of this memorial be transmitted to the commission for deaf and hard-of-hearing persons, the New Mexico school for the deaf, the department of health, the human services department, the children, youth and families department and the insurance division of the public regulation commission.