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HOUSE MEMORIAL 16

**47TH LEGISLATURE - STATE OF NEW MEXICO - SECOND SESSION, 2006**

INTRODUCED BY

Daniel P. Silva

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

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1 normal hearing develop progressive and late onset hearing loss;  
2 and

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

6 WHEREAS, studies demonstrate that children whose hearing  
7 loss symptoms are identified and who access intervention  
8 services before six months of age perform almost a full  
9 standard deviation higher on receptive and expressive language  
10 measures than children whose identification and intervention is  
11 delayed past six months of age; and

12 WHEREAS, children who do not receive early intervention  
13 cost schools an additional four hundred twenty thousand dollars  
14 (\$420,000) and are faced with overall lifetime costs of one  
15 million dollars (\$1,000,000) in special education, lost wages  
16 and health complications, according to a respected 1995 study  
17 published in the *International Journal of Pediatric*  
18 *Otorhinolaryngology*; and

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

23 WHEREAS, twenty-six percent of New Mexican children live  
24 below the poverty threshold, which is defined by the United  
25 States office of management and budget as an income of eighteen

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1 thousand six hundred sixty dollars (\$18,660) for a family of  
2 two adults and two children; the average cost of a digital  
3 hearing aid appropriate for the pediatric population is two  
4 thousand five hundred dollars (\$2,500) per hearing aid; and the  
5 average cost of a cochlear implant external speech processor is  
6 six thousand dollars (\$6,000); and

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

9 WHEREAS, hearing objective 28-13 of Healthy People 2010  
10 identifies "Increase[ing] access by persons who have hearing  
11 impairments to hearing rehabilitation services and adaptive  
12 devices, including hearing aids, cochlear implants, or tactile  
13 or other assistive or augmentative devices" as a national  
14 public health priority; and

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

22 NOW, THEREFORE, BE IT RESOLVED BY THE HOUSE OF  
23 REPRESENTATIVES OF THE STATE OF NEW MEXICO that a study be  
24 requested on the feasibility of mandating insurance coverage  
25 for children's hearing aids and cochlear implant processor

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1 replacement as durable medical equipment; and

2 BE IT FURTHER RESOLVED that the commission for deaf and  
3 hard-of-hearing persons be the lead agency to coordinate the  
4 study and include the participation of the department of  
5 health, the human services department, the children, youth and  
6 families department and the insurance division of the public  
7 regulation commission as well as private organizations,  
8 including New Mexico hands and voices, an organization of  
9 parents of children who are deaf or hard of hearing,  
10 representatives of the national hearing loss association of  
11 America, parents reaching out, the New Mexico speech and  
12 hearing association, Presbyterian ear institute, the New Mexico  
13 audiology association, the New Mexico association of the deaf  
14 and other invested stakeholders; and

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

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