



Hearing Aid & Audiological Services for Children

Background

Based on national statistics, every year approximately 120 children will be born in Iowa with a congenital hearing loss. Another one to three children per 1,000 will be diagnosed with a progressive or late onset hearing loss each year. Hearing loss can affect a child's ability to develop speech, language, and social skills. Eighty percent of a child's ability to learn speech, language and related cognitive skills is established by the time the child is thirty-six months of age, and hearing is vitally important to the healthy development of such language skills. The earlier a child who is deaf or hard-of-hearing obtains support services, the more likely the child's speech, language, and social skills will reach their full potential.

Issue

Iowa law requires universal newborn hearing screening. The goal of the universal hearing screening of all newborns and infants in Iowa is early detection of hearing loss to allow children and their families the opportunity to obtain early intervention services. Research has concluded that if children who are born with a hearing loss are identified by six months of age and are given appropriate intervention, they demonstrate significantly higher language skills than children identified after six months of age. Furthermore, these infants also will develop emotionally and socially alike (National Institutes of Health, 2001; 2006). The Center for Disease Control and Prevention has estimated the lifetime cost to the public for a child with hearing loss is over \$400,000. These costs are mostly due to special education services (Honeycutt et al., 2004). That being said, children are being identified at a young age, they have medical insurance, but their plan does not cover the cost of hearing aids. Research shows at least 40 percent of children with a hearing loss need insurance coverage for hearing aids (National Center for Hearing Assessment and Management, 2010). For some families, purchasing hearing aids is a financial hardship and families are left faced with tough decisions.

Legislative Action

Twenty states have passed legislation to require insurance coverage for hearing aids for children and seven have legislation in process. Requirements for health benefits plans vary state by state for ages covered, amount of coverage, benefit period, and provider qualifications. The range in cost was 5 to 39 cents per member per health plan, and the amount covered by plans ranged from \$1,000 to unlimited.

There is no law in Iowa which requires hearing aid coverage for children. Instead, since 2007, the Iowa legislature has appropriated between \$160,000 to \$220,000 to the Iowa Department of Public Health to pay for hearing aids and/or audiological services for children who are not covered by health insurance.

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Legislative Action (continued)

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Funding for 2013 was approved through an appropriation (\$162,768) by the Legislature during the last legislative session (2012). As in years past, funds were limited, therefore claims were processed on a first come, first serve basis and considered as a payor of last resort.

Iowa Program Data

During the fiscal year ending June 2013, Iowa taxpayers spent \$129,701.62 to provide hearing aids, accessories and audiological services (e.g. diagnostic testing) to 105 Iowa children. The following tables provide averages for claim payments, the ages of children served, and the insurance status of those children served through this program.

Averages Derived from the 2013 Claim Payments	
Number of claims processed	132
Gross dollars paid	\$129,701.62*
Refunds from 2013 payments	(\$1,161.66)
Refunds from prior years	(\$1,069.71)
Number of children with claims	105
Total number of children enrolled	109
Average number of claims for all children	1.26
Average dollars paid per child	\$1,235.25
Average dollars paid per claim	\$982.59
Children with insurance payments	7

*This total does not include claims processing fees.

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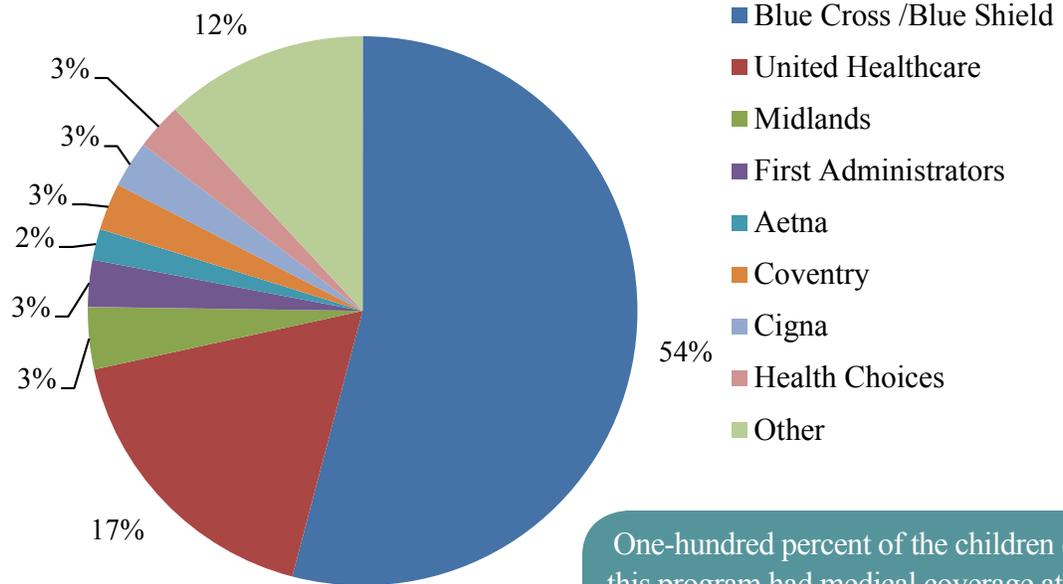


Net Claim Payment by Age

Age	Children Served	Percent	Dollars Paid
0-2	12	11%	\$15,694.95
3-5	23	22%	\$31,390.54
6-10	24	23%	\$27,444.97
11-15	28	28%	\$29,115.67
16-20	18	17%	\$24,893.83

Insurance as Reported on their 2013 Application Form

The following chart illustrates the insurance status of children served under the Hearing Aids and Audiological Services program.



One-hundred percent of the children eligible for this program had medical coverage at the time of enrollment although most policies did not cover the costs for hearing aids or audiological services.

Acknowledgements

The IDPH EHDI program would like to thank all of the audiologists and hearing aid dispensers who work tirelessly with families to help them access funding to obtain hearing aids and accessories for the children they serve. We would also like to thank the EHDI Advisory Committee Members and the organizations they represent for their ongoing guidance with this program. Finally, thank you to the legislators and advocates who worked to assist families in getting hearing aids, accessories and audiological assessments for children diagnosed with hearing loss. You are making a difference.