



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 children born with a hearing loss who are identified and given appropriate intervention before six months of age demonstrated significantly better speech and reading comprehension than children identified after six months of age (Yoshinaga-Itano et al., 1998). 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. 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.



Iowa Program Data

During the fiscal year ending June 2012, Iowa taxpayers spent \$139,745.34 to provide hearing aids, accessories and audiological services (e.g. diagnostic testing) to 113 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 2012 Claim Payments	
Number of claims processed	135
Gross dollars paid	\$139,745.34*
Net dollars paid	\$138,487.58*
Number of children with claims paid with all dates of service	113
Number of children with claims paid with dates of service in FY12	113
Total number of children enrolled during FY12	116
Average number of claims for all children	1.19
Average dollars paid for all children	\$1,236.68
Average dollars paid per claim	\$1,035.15
Children with insurance payments	6

*This total does not include claims processing fees.

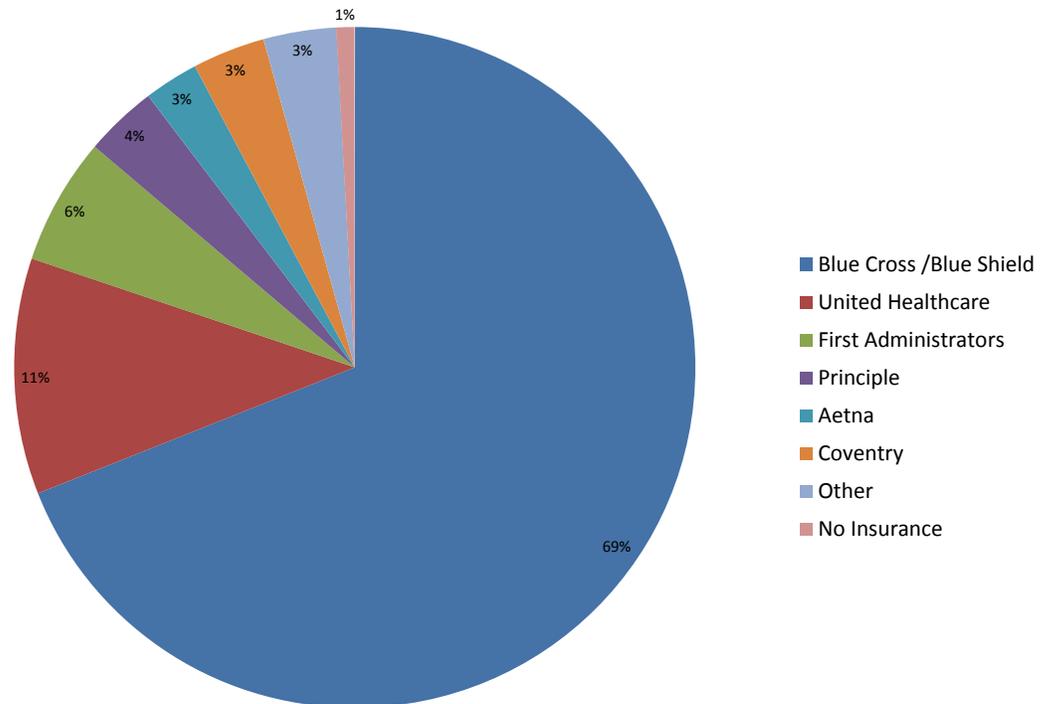
Net Claim Payment by Age

Age	Children Served	Percent	Dollars Paid
0-2	10	9%	\$13,545.98
3-5	22	19%	\$37,090.77
6-10	34	30%	\$37,692.09
11-15	29	26%	\$28,161.68
16-20	18	16%	\$21,997.06



Insurance as Reported on their 2011 Application Form

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



Only 1 percent of the children eligible for funding did not have private medical insurance or qualify for public health insurance. That means that 99 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. Five percent of the families enrolled in the program paid a portion of the costs.

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 very hard to assist families in getting hearing aids, accessories and audiologist assessments for children diagnosed with hearing loss. You are making a difference. Just ask any one of the parents whose children benefited from this funding.



A Family's Story

As recalled by a parent of a child who benefitted from the program ...



“Our family is incredibly grateful to have benefited from the money allotted for children’s hearing aids and audiological services. Hearing aids cost roughly \$4,000, and these medical necessities are not covered in Iowa by many insurance companies. Therefore, some families in Iowa would have to go without hearing aids for their children if they could not afford them. Thankfully, every year since 2007 Iowa legislators have designated money for hundreds of families like mine to help pay for our children’s hearing aids. Thank you! I hope our state government understands the importance of their dedication to this issue and continues to support kids like mine.” -----Amy Pettit

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