



**Written Testimony of Jess Maurer on Behalf of  
The Maine Council on Aging  
To Joint Standing Committee on Health Coverage,  
Insurance & Financial Services**

**In Favor of LD 38 – An Act to Require Insurance  
Coverage for Hearing Aids for Adults**

Submitted in Writing on February 21, 2019

Senator Sanborn, Representative Tepler and members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services:

My name is Jess Maurer and I'm the Executive Director of the Maine Council on Aging (MCOA). The MCOA is a broad, multidisciplinary network of more than 75 organizations, businesses and older community members working to ensure we can all live healthy, engaged and secure lives with choices and opportunities as we age at home and in community settings. I am writing in support of LD 38, a bill that requires insurance plans to provide coverage for hearing aids at a minimum of \$3,000 per hearing aid to all individuals with documented hearing loss.

Nearly 100,000 people in Maine are between the ages of 60-64. Folks in this age range have a national participation in the labor market at a rate of 56%. Therefore, about 56,000 people in Maine age 60 to 64 are currently active in the labor force in Maine. Age is the strongest predictor of hearing loss among adults aged 20-69, with the greatest amount of hearing loss in the 60 to 69 age group. While only 2% of people age 45 to 54 have disabling hearing loss, the rate of disabling hearing loss increases to 8.5 percent for adults aged 55 to 64.

Hearing loss is the third most common chronic condition reported by older adults, with about 40 to 45 percent of those over age 65 having significant hearing impairment. Remarkably, only about 20 percent of older people with significant hearing impairment obtain hearing aids. Actually, the numbers of Americans who need a hearing aid versus the number of people who actually get them are staggering. Somewhere between 20 and 35 million Americans need hearing aids, while only about one-quarter of that number actually get them.

A study of adults by the National Council on Aging demonstrated that hearing aid use increased earnings power by approximately 50%; enhanced emotional and mental stability and reduced

anger anxiety, depression, and paranoia; and improved general health status.<sup>1</sup> Conversely, those who need hearing aids and who cannot access them experience lower earnings, significant isolation, the loss of relationships, and anger and depression.

With Maine's growing and pervasive labor shortage, we need every person capable of working remaining active in the labor force for as long as possible. A person's inability to afford a hearing aid should not be the determining factor as to whether they can remain active in the workforce.

Twenty-two states require coverage for hearing aids for children. Only four states currently require insurance companies to either offer coverage or cover the cost of hearing aids for adults. Those are Arkansas, New Hampshire, Illinois and Rhode Island. While there are many reasons people do not access hearing aids, one of them should not be financial.

We ask that you pass LD 38 to remove one of the financial barriers to accessing hearing aids so that hearing-impaired Mainers can more fully realize their earning potential and enjoy better emotional and physical health.

Thank you.

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<sup>1</sup> Seniors Research Group. The Consequences of Untreated Hearing Loss in Older Persons. National Council on Aging, May 1999.