

March 7, 2025

The Honorable Kimberly Poore Moser
702 Capital Ave
Annex Room 315
Frankfort, KY 40601

SENT VIA EMAIL: Kimberly.Moser@kylegislature.gov

Re: Request for Hearing on KY SB 93 Before Adjournment

Dear Chairwoman Poore Moser,

I am writing on behalf of the American Academy of Audiology in support of Senate Bill 93 which would raise coverage costs for hearing aids and implement consumer protections for the citizens of Kentucky. The Academy the world's largest professional organization of, by and for audiologists, is dedicated to providing quality hearing and balance care services through increased public awareness of these disorders.

Hearing Aids

Hearing aids are medical electronic devices designed to capture, process, and amplify sound, enabling individuals with hearing loss to engage fully in their daily lives. Expanding coverage costs for these essential devices is not just a benefit to the individuals who rely on them—it is a strategic investment in the state's economic and social well-being. Research links untreated hearing loss with lower levels of employment and income, as low educational attainment and difficulty communicating may decrease job prospects.¹ By ensuring broader access to hearing aids, the state can help more citizens remain in the workforce, contribute to the economy, and lead independent, productive lives.

Studies have shown the harmful health consequences of untreated hearing loss for older individuals. Even with only mild hearing loss, individuals are three times more likely to experience a fall, which is the leading cause of fatal injury for Americans over age 65.² In addition to the risk of falling, another study found that hearing aids reduced the rate of cognitive decline in older adults, who are at a higher risk of dementia, by almost 50% over three years.³ A 2017 Cochrane review looked at five studies that covered over 800 adults aged 69 to 83 having mild to

¹ [Socioeconomic position and hearing loss: current understanding and recent advances - PMC \(nih.gov\)](#)

² Centers for Disease Control and Prevention. (May 2018) *Deaths from Falls Among Persons Aged ≥65 Years — United States, 2007–2016*. <https://www.cdc.gov/mmwr/volumes/67/wr/mm6718a1.htm>;

³ [Hearing intervention versus health education control to reduce cognitive decline in older adults with hearing loss in the USA \(ACHIEVE\): a multicentre, randomised controlled trial - The Lancet](#)

moderate hearing loss and concluded that hearing aids are an effective intervention to improve engagement in everyday activities, quality of life, and the ability to listen to others.⁴

Consumer Protections

Patients often face significant barriers to accessing hearing healthcare due to the restrictive nature of third-party administrators (TPAs). These entities limit provider networks and impose constraints on the selection of hearing aid brands and models, stripping patients of their ability to make informed choices about their care. As a result, many individuals are forced into suboptimal treatment options that may not fully meet their medical needs. However, SB 93 takes a crucial step in addressing this issue by ensuring insurance plans maintain an adequate network of pediatric providers for children. This provision helps restore patient choice, allowing families to access specialized care that is both timely and appropriate for their child's unique needs.

Financial barriers should never stand in the way of a child's ability to hear, learn, and communicate. Yet, for many families, the high cost of hearing aids remains a significant obstacle, often forcing difficult decisions about whether to prioritize essential medical devices over other financial necessities. SB 93 directly addresses this challenge by eliminating cost-sharing requirements for families purchasing hearing aids under eligible plans. By removing out-of-pocket expenses, this allows parents to invest in early intervention not only improves long-term educational and social outcomes but also reduces the need for costly support services later in life.

Conclusion

Expanding coverage for hearing aids is a crucial step toward improving health equity by ensuring that individuals of all socioeconomic backgrounds have access to essential communication tools. Senate Bill 93 addresses these challenges by strengthening consumer protections by prioritizing patient well-being. We strongly urge the Committee to hold a hearing on SB 93 before the session adjourns to ensure that protections and access to hearing healthcare are addressed without delay. Should you have any questions or require further clarification, please do not hesitate to reach out to Joanne Zurcher MPP, Vice President of Government Relations and Policy at jzrucher@audiology.org.

Sincerely,



President, American Academy of Audiology

cc: Senator Stephen Meredith, Senator Karen Berg

⁴ Ferguson MA, Kitterick PT, Chong LY, Edmondson-Jones M, Barker F, Hoare DJ. Hearing aids for mild to moderate hearing loss in adults. Cochrane Database of Systematic Reviews 2017, Issue 9. Art. No.: CD012023. Available at: <https://www.cochranelibrary.com/cdsr/doi/10.1002/14651858.CD012023.pub2/full?highlightAbstract=hearing%7Caids%7Caid%7Chear>. Accessed on January 26, 2024.