

Submitted on Wed, 02/09/2022 - 20:05

Name

Rhonda Pagnucco

Topic

Other

Comment

February 9, 2022

Dear Commissioner DeLaBruere,

I am writing to advocate for health insurance coverage for hearing aids and hearing loss services in Vermont. I support the health, wellbeing and equity of Vermonters with hearing loss, including my husband who has a hearing loss.

I strongly urge the Department of Vermont Health Access to make a specific and concrete recommendation to the Green Mountain Care Board that hearing aids and hearing loss services be covered in the state's federal application to update the Essential Health Benefits plans offered in Vermont.

Based on preliminary actuarial estimates by the Department of Federal Regulation's contractor, Wakely, the rate impact of covering hearing aids and hearing loss services is de minimus, ranging from .05% to .09%. The premium impact is projected by Wakely to be equally as small. These estimates meet the required tests set out by the federal government to expand care without requiring state revenue and are in line with EHB expansion proposals that other states have been approved for under this federal process.

Over 17% of all Vermonters across age groups suffer from hearing loss, including my husband, and Vermont is the only state in the Northeast that does not require some form of hearing aid insurance coverage from private insurance companies. When my husband was diagnosed with his hearing loss, we paid out of pocket for his hearing aids and accessories and the cost was astronomical. Untreated hearing loss leads to lower employment rates and increases negative health outcomes in many areas.

Thousands of Vermonters who are hearing disabled are wrongly excluded from accessing care and services for one of their primary health concerns. That needs to change and gaining coverage for Vermonters that have ACA plans on the VT Health Exchange would be a meaningful step.

Kind regards,
Rhonda Pagnucco

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