



2022 Legislative Session

House Bill 174 – “Hearing Aid Coverage”

Problem

Under current law in New Mexico, private health insurers are required to cover the cost of hearing aids for children up to \$2,200 per hearing-impaired ear. Although that is a good start, adults also need assistance to cover the cost of hearing aids.

According to the CDC, nearly 16% of adults in the U.S. report hearing issues. Roughly one out of every five men and one out of every eight women report hearing loss. As individuals grow older, hearing loss becomes even more prevalent. According to the National Institute on Deafness and Other Communication Disorders, about 2 percent of adults aged 45 to 54 have disabling hearing loss. The rate increases to 8.5 percent for adults aged 55 to 64. Nearly 25 percent of those aged 65 to 74 and 50 percent of those who are 75 and older have disabling hearing loss.

When someone suffers from hearing loss that is not corrected by a hearing aid, they are at a higher risk of cognitive decline in the form of dementia or Alzheimer’s Disease, depression, hypertension, diabetes, and tinnitus.

Unfortunately, because the cost of hearing aids can range from approximately \$1,000 up to \$6,000 for each device, far too many New Mexicans suffer from hearing loss that could be corrected by a hearing aid. In addition to improving an individual’s daily life, hearing aids can improve health outcomes that reduce the cost and strain placed on our health care system.

Proposal

Amend current law that is applicable to hearing aids for children to require hearing aid coverage for all enrollees under applicable health plans in an amount no less than \$2,200 per hearing-impaired ear.

Highlights

- For applicable health insurance plans, hearing aids would need to be prescribed by a physician or other person licensed by the state to prescribe hearing aids;
- Hearing aids would be considered durable medical equipment under applicable health insurance plans;
- Applicable health insurance plans would be required to provide one hearing aid per hearing-impaired ear in an amount no less than \$2,200; and
- The hearing aid benefit would be limited to one hearing aid per ear within a twenty-four-month period.

The New Mexico Medical Society **SUPPORTS** the “Hearing Aid Coverage” bill.