March 9, 2021

Joint Insurance and Real Estate Committee
Legislative Office Building, Room 2800
Hartford, CT 06106

Dear Co-Chairs Lesser and Woods and Members of the Joint Committee on Insurance and Real Estate:

I write on behalf of the American Cochlear Implant Alliance (ACI Alliance) to support SB 315, which would require private insurance companies to cover cochlear implants. ACI Alliance is a non-profit organization of cochlear implants surgeons, speech language pathologists, audiologists, consumer and family members of children with hearing loss, and educators of children who are deaf and hard of hearing. SB 315 would be a step forward for Connecticut to ensure that families who opt for cochlear implants are assured access to this life-changing, cost effective medical device.

While most private insurance groups, ACA Marketplace plans, Medicare, Medicaid, Tricare and the VA provide coverage for the cochlear implant surgery and aftercare, many private insurance companies are denying coverage to those with unilateral hearing loss or those seeking bilateral cochlear implants—both of which are approved by the FDA. Just as coverage for other medical interventions always covers the diagnosis, intervention and aftercare, CI insurance coverage nearly always covers the continuum of care needed for the intervention to be successful.

A cochlear implant is an electronic medical device designed to restore the ability to perceive sounds and understand speech by individuals with moderate to profound hearing loss. Children and adults who are not sufficiently helped by hearing aids may benefit from cochlear implants, both bilateral and unilateral. Please also note the FDA approval for unilateral deafness under approval # P000025/S104. An extensive body of published research has demonstrated significant improvements in speech understanding in quiet and noise for children and adults who are determined to be candidates. Testing is always done in best-aided condition so that those who are benefitting from traditional amplification are not eligible for cochlear implantation. On average, adult speech understanding improves by 53% post CI allowing recipients to improved quality of life and ability to advance in work and educational settings. Outcomes for children approach those of their typically hearing peers. Cochlear implantation is a well-known and established procedure. The multiple-channel implant was first approved for adults in 1987, and for children in 1990. For more information, please refer to the ACI Alliance FAQ sheet on cochlear implants.
We ask to ensure this bill provides for insurance coverage for the surgery as well as the necessary aftercare and maintenance, similar to other health interventions. Passing this bill will ensure that children and adults in Connecticut with private health insurance have benefits comparable to those in other public and private offerings and will have a significant positive impact on the lives of those who need such coverage.

Sincerely,

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