

The Maryland State Medical Society

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TO: The Honorable Thomas M. Middleton, Chairman

Members, Senate Finance Committee The Honorable Kathy Klausmeier

FROM: Joseph A. Schwartz, III

Pamela Metz Kasemeyer

J. Steven Wise

DATE: March 9, 2011

RE: **SUPPORT** – Senate Bill 702 – *Health Insurance* – *Coverage of Hearing Aids*

The Maryland State Medical Society (MedChi), which represents over 7,300 Maryland physicians and their patients, support Senate Bill 702.

Senate Bill 702 would allow a patient to use the dollar amount of his existing insurance benefit for hearing aids in order to purchase a more expensive hearing aid where he bears the difference in price. Apparently, there are insurance carriers who provide hearing coverage but will only purchase a hearing aid which falls within their policy's monetary limit. Such companies do not allow the patient to use that same amount as a down payment on a more expensive hearing aid where the patient bears the difference. Senate Bill 702 would end this practice.

Apparently, CareFirst which is Maryland's largest insurer already follows the practice required by Senate Bill 702. MedChi believes that a patient should have the benefit of the insurance policy he or she has paid for or worked for.

MedChi would urge a favorable report on Senate Bill 702.

For more information call:

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