

# MedChi

*The Maryland State Medical Society*

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**TO:** The Honorable Peter A. Hammen, Chairman  
Members, Health and Government Operations Committee  
The Honorable Nicholas R. Kipke

**FROM:** Joseph A. Schwartz, III  
Pamela Metz Kasemeyer  
J. Steven Wise

**DATE:** February 17, 2011

**RE:** **SUPPORT** – House Bill 452 – *Health Insurance – Coverage of Hearing Aids*

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The Maryland State Medical Society (MedChi), which represents over 7,300 Maryland physicians and their patients, support House Bill 452.

House Bill 452 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. House Bill 452 would end this practice.

Apparently, CareFirst which is Maryland's largest insurer already follows the practice required by House Bill 452. 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 House Bill 452.

**For more information call:**

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