



Maryland Hearing Aid and Language & Communication Video Loan Bank

2025 Annual Report

Division of Special Education

December 31, 2025

MARYLAND STATE DEPARTMENT OF EDUCATION

Carey M. Wright, Ed.D.

State Superintendent of Schools

Dr. Tenette Smith

Chief Academic Officer

Office of Teaching and Learning

Wes Moore

Governor

MARYLAND STATE BOARD OF EDUCATION

Joshua L. Michael, Ph.D., President

Monica Goldson, Ed.D., Vice President

O'Marie Barnes, Student Member

James C. Bell, Jr., Ed.D.

Chuen-Chin Bianca Chang, MSN, PNP, RN-BC

Alverne "Chet" Chesterfield

Kenny Clash

Nick Greer

Dr. Irma E. Johnson

Marcy Leonard

Dr. Kim Lewis

Xiomara V. Medina, M.Ed.

Samir Paul, Esq.

Table of Contents

Executive Summary	3
Implementation	4
Program Enhancements	9
Summary	10

December 31, 2025

The Honorable Wes Moore
Governor
State House
100 State Circle
Annapolis, Maryland 21401

The Honorable Joseline Peña-Melnyk
Speaker of the House
State House, H-101
100 State Circle
Annapolis, Maryland 21401

The Honorable Bill Ferguson
President of the Senate
100 State Circle
Annapolis, Maryland 21401

RE: Hearing Aid and Language & Communication Video Loan Bank - ED§ 8-606

Dear Governor Moore, President Ferguson, and Speaker Peña-Melnyk,

During the 2011 Maryland legislative session, Senate Bill 754 was signed into law, stipulating that beginning in 2011, no later than December 31 each year, the State Superintendent shall submit a report to the Governor, and subject to 2-1257 of the State Government Article, the General Assembly regarding the Hearing Aid Loan Bank Program (now the Maryland Hearing Aid and Language & Communication Video Loan Bank Program). The annual report shall include information specific to the program implementation by the Maryland State Department of Education.

The completed report is attached for your review. Should you desire additional information regarding the report, please feel free to contact Laurel Cratsley, Interim Executive Director, Governmental Affairs, Education Policy, and External Relations, Office of the Superintendent, at (443)-571-5461 or by email at laurel.cratsley@maryland.gov.

Sincerely,



Carey M. Wright, Ed.D.
State Superintendent of Schools

Attachment

c: Dr. Tenette Smith, Chief Academic Officer, MSDE
Dr. Paige Bradford, Section Chief, Specialized Instruction, Division of Special Education, MSDE
Sarah Albert (DLS Library – 5 copies)

Executive Summary

This Annual Report for the Maryland Hearing Aid and Language & Communication Video Loan Bank (Loan Bank) serves to inform the Maryland General Assembly of the status of the program. The report includes details regarding the numbers and ages of children served this year, the counties from which referrals were generated, the length of each original loan and/or loan extension, the number of children who subsequently received permanent hearing aids or a cochlear implant, and projected program enhancements for 2026. The current program application, program brochure, and policies and procedures are included in the Appendices of this report.

Pursuant to SB 677 (2019), the Hearing Aid and Language & Communication Video Loan Bank ED§ 8-606 - operated under its expanded responsibilities for the first full calendar year in 2020. Expanded responsibilities include: expanding the age of eligibility for Maryland students still in high school from 18 to 21; increasing the loan time from six months to one year with a one-year extension; and offering video learning materials to assist parents of children who are Deaf or Hard-of-Hearing to learn the language and communication method(s) they choose to use with their child.

As it has since its inception in 2002, the Loan Bank continues to provide hearing aids to Maryland children and families who are unable to obtain them in a timely fashion to ensure that infants, toddlers, children, and youth in the State have the tools they need to access spoken language and communication. During the 2025 calendar year, 25 hearing aid loans were initiated to 15 children and youth and their families. 26 hearing aids loaned in previous years continued to be in use by 16 children and youth. The language and communication video loan program did not receive any requests in 2025.

Implementation

OVERVIEW

Infants and toddlers who are Deaf or Hard-of-Hearing do not have full access to communication through the auditory channel of hearing, which can lead to delays in acquiring and using language. Even mild hearing loss can significantly affect receptive and expressive language and educational performance. Providing accessible language input is key to a solid foundation for development.

The National Institute on Deafness and Other Communication Disorders reports that the earlier deafness or hearing loss is identified and intervention is initiated, the better the chances a child will acquire language, whether it be spoken or signed. Some children benefit from the use of amplification technology, such as hearing aids and cochlear implants, which provides access to the sounds of spoken language. For these children, the introduction of amplification, along with the use of intervention strategies designed to maximize understanding and use of speech, supports emerging language skills, cognitive skills, and healthy social/emotional development, all of which are essential in forming a solid foundation for school readiness, learning, and success. Many children who are Deaf or Hard-of-Hearing, whether or not they use amplification, also benefit from access to visual language. This often occurs through the use of American Sign Language (ASL), a visual-spatial language that is the first language of many Deaf people in the United States. Families may also use Cued Speech, a system of hand shapes and placements that combine with the mouth movements of speech to represent the phonemes of spoken language, or other visual communication strategies to support language access. Because early intervention, language access, and family engagement are critical to the life-long success of Deaf and Hard-of-Hearing children, the Loan Bank serves as an important Statewide resource.

The Hearing Aid Loan Bank (HALB) was established in 2002 to create a bridge between early identification and early intervention for infants and toddlers with hearing loss and to provide essential services to meet the needs of young Deaf and Hard-of-Hearing children in the State of Maryland before they enter the formal educational environment. The Maryland State Department of Education (MSDE), Division of Special Education (DSE) continued to operate the HALB beyond the sunset of the original statute in 2004, and in 2011, Chapter 539 (State Department of Education - Permanent Hearing Aid Loan Bank Program - Establishment and Operation) formally established the HALB within the MSDE to serve infants and toddlers with hearing loss.

Because children who do not hear well in the school setting are at risk for academic and social difficulties due to missing crucial but subtle information, the legislature passed a bill in 2016 extending the maximum age of eligibility from 3 to 18 years. This change allowed the program to assist older children who need access to amplification to fully participate in school and other settings. School-age children who benefit include those with late-onset or late-diagnosed hearing loss, children whose families are uninsured/underinsured, and those who need new hearing aids before they are eligible for replacement under insurance coverage.

In October 2019, Chapter 742 (*Deaf or Hard of Hearing Individuals - Support for Parents*) became law, renaming the program The Maryland Hearing Aid and Language & Communication Video Loan Bank (Loan Bank). The mandate of the project expanded to include provisions to loan video resources to help families learn the language and communication options (specifically, listening and spoken language, American Sign Language, and Cued Speech) that they may wish to use with their children. Families may request videos from the Loan Bank, which will be sent to them for an initial loan period of one month with the option to renew pending availability. The Loan Bank website also contains links to

other resources for families to access directly at no cost. Other provisions of the legislation extended the age of eligibility from 18 to 21 for individuals still enrolled in high school and increased the initial loan and extension periods for hearing aids from six months to one year.

The Loan Bank is operated by MSDE through the use of Federal Special Education discretionary funding. The Section Chief of Specialized Instruction in DSE is designated as the Program Manager to oversee program operations, provide supervision, and ensure that information about services and supports are shared with local education agencies (LEAs), local Infants and Toddlers programs, and other community stakeholders. A licensed audiologist is hired as a consultant to manage inventory, fulfill requests for loaned hearing aids, and communicate information about the program with community audiologists and other stakeholders.

PROGRAM DATA

The program began its 23rd year of operation in January 2025. This 23rd Annual Report for the Maryland Hearing Aid Loan Bank, now the Maryland Hearing Aid and Language & Communication Video Loan Bank, describes the status of the program between January 1, 2025, and December 31, 2025. At the time of this report, 15 families requested and received 25 hearing aids in 2025. Twenty-four hearing aids loaned to fifteen children or youth in 2024 continued to be used during 2025. In addition, two hearing aids loaned to two youths in 2023 continued to be used during 2025. Most loans in 2025 included two hearing aids, providing amplification for both ears, and four borrowed bone conduction sound processors.

Each child was eligible to retain the loaned hearing aids for up to one year. A loan extension may be granted after the initial loan, for a one-year interval.

Demographics of Loan Bank Participants – (Loans Initiated January 1 to December 31, 2024)**County of Residence**

County of Residence	Families Served	Hearing Aids Loaned
Anne Arundel	1	2
Baltimore City	1	2
Baltimore County	3	5
Cecil	1	1
Frederick	1	2
Howard	2	4
Montgomery	2	3
Prince George's	4	6
Total	15	25

Age of Child

Age of child at time of request	Number of children
Less than 12 months	2
12 – 24 months old	2
24 – 36 months old	1
3 – 5 years old	2
6 – 9 years old	4
10 – 17 years old	2
18 – 21 years old	2
Total Families Served	15

Duration of Loan

Month Loan was Returned	Number of Aids Loaned	Length of Loan (in Months, at time of report)
January	0	N/A
February	2	1 month
March	0	N/A
April	2	24 months; 5 months
May	4	24 months; 12 months; six months
June	1	11 months
July	3	11 months
August	0	N/A
September	5	two 10 months; two 5 months; one 8 months
October	2	1 month
November	4	< 1 month
December	0	N/A
Total	19	

There were six requests for hearing aid loan extensions in 2025. The duration of hearing aid loans made in 2025 ranged from < 1 month to 12+ months.

Returned Hearing Aids

Two families returned two hearing aids that were loaned in 2023. Seven families returned eleven hearing aids that were loaned in 2024. Three families returned four hearing aids loaned in 2025. Four hearing aids loans in 2024 were reported lost and were all replaced under the manufacturer's warranty.

Hearing Aid Loan Distribution Summary: January 1 to December 31, 2025

Twenty-five hearing aids were loaned to 15 eligible children in 2025. Twenty-four additional hearing aids that had been loaned in 2024 continued to be used by fifteen children during 2025; two additional hearing aids that had been loaned in 2023 continued to be used by two children during 2025.

Language and Communication Videos

Language and communication videos were added to the Loan Bank’s mission in the fall of 2019 to assist families to learn skills in support of their children’s development. A loan process was developed and information about the expanded resources was shared with various stakeholders. No requests for language and communication videos were received in 2025.

Cost Impact

The chart below lists the actual costs by line item for State Fiscal Year (SFY) 2025 and projected costs for SFY 2026, including staff salaries for one program manager (.05 FTE) and one part-time audiology consultant, equipment and supplies (such as digital hearing aids), program outreach, program enhancement, and administrative support costs.

Costs	SFY 2025 Actual	SFY 2026 Projected
Program Manager	\$5,860	\$5,919
Contractual Audiologist	\$25,500	\$25,500
Equipment	\$9,620.99	\$35,000
Total	\$70,432	\$66,419

Program Enhancements

UPDATE AND MAINTAIN HEARING AID INVENTORY

Goal:

Maintain appropriate numbers of state-of-the-art digital hearing aids available in the Loan Bank inventory, ensuring the availability of appropriate technology for users across the full age range served by the program and with a variety of hearing levels.

Progress Update (January 1 - December 31, 2025):

There were 9 new hearing aids purchased during 2025, and all have been fully utilized to fulfill loan requests. Returned hearing aids were serviced under the warranty when applicable before being loaned out again. The program audiologist tracks requests and receives input from stakeholders to determine additional needs.

INCREASE PUBLIC AWARENESS AND UTILIZATION

Goal:

Increase community awareness of the availability and benefits of utilizing the Loan Bank by Infants and Toddlers Programs, school-based programs, medical professionals, and community agencies serving children who are Deaf or Hard-of-Hearing and their families across the State, particularly in less densely populated areas of Western Maryland and the Eastern Shore and publicize the availability of the Language & Communication Video Loan Bank program to families and professionals.

PROGRESS UPDATE (JANUARY 1 - DECEMBER 31, 2025):

Information regarding the Loan Bank is posted on the Maryland State Department of Education website at <https://elevates.marylandpublicschools.org/maryland-hearing-aid-loan-bank/>.

Links to the applications for hearing aids and language & communication videos are available to the public on the website. The brochure and loan and extension applications are available in English and Spanish. An online fillable application is currently being developed and should be ready for the next year. The Loan Bank is also linked on the Maryland State Infant Hearing Advisory Council and the Maryland Advisory Council for the Deaf and Hard-of-Hearing websites. This interagency collaboration and support facilitate the delivery of services to families throughout the State. Information about the program is regularly provided to the Maryland State Steering Committee for Deaf and Hard of Hearing Students and to educational audiologists throughout the state. Audiologists in the schools and community have been updated when new hearing aids are acquired. A steady increase over the last few years in requests for loaned hearing aids for school-age children reflects the impact of this outreach. In 2026, the program will continue these efforts as well as increase outreach to clinical audiologists through cooperation with the Maryland Early Hearing Detection and Intervention (EHDI) program and by attending the annual EDHI conference.

Goal:

To increase awareness of the loan bank and provide services to children and youth in all parts of the State of Maryland.

Progress Update (January 1 – December 31, 2025):

Hearing aid loan requests at the same levels as the previous year during 2025, coming in from seven jurisdictions across the State of Maryland, including Baltimore City and Anne Arundel, Baltimore, Cecil, Frederick, Howard, Montgomery and Prince George's counties.

Summary

The Loan Bank provides a vital and successful service to infants, toddlers, school-age children, and youth up to age 21 with hearing loss, and their families. The Loan Bank has assisted 398 families across the State since May 2003 and has loaned approximately 668 hearing aids to children and youth over the last 22 years. The language and communication video loan program is an additional resource for families to support their children's development.

MSDE recognizes the importance of laying an adequate foundation for school readiness, educational development, learning, and success. Through early intervention services provided by the Loan Bank,

children are supported in developing language skills, which in turn support access and equity in learning, educational progress, and achievement. School-age children and youth who receive loaned hearing aids have enhanced access to communication, learning, and peer interaction. The Loan Bank meets critical needs for Maryland families.

MSDE remains committed to the implementation of the Loan Bank through enhanced program support and funding. MSDE is grateful to the Maryland State Legislature for the continued support of the program, and looks forward to a continued partnership on behalf of Maryland children who are Deaf or Hard-of-Hearing and their families.

TESTIMONIALS

"I thank you truly for all your help and support. My health insurance is expensive and doesn't cover the entire cost of the hearing aids. Thank you for being part of my son's healthy development and future opportunities!" - Parent

"We want to thank the Loan Bank for letting us borrow hearing aids. The service meant so much to us! Our son was able to have access to this important technology at an early age, which allowed him to reap early benefits from speech development. Thank you so much!" - Parent

"Mom has insurance, but it doesn't cover the total cost of hearing aids, and she needs time to get additional funds. We are so grateful for this service! Thank you for all of your help!" - Audiologist