



# Maryland Hearing Aid and Language & Communication Video Loan Bank

## 2023 Annual Report

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## Executive Summary

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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 2024. The current program application, program brochure, and policies and procedures are included in the Appendices of this report.

Pursuant to Senate Bill 677 (2019), the Loan Bank 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 2023 calendar year, 19 hearing aid loans were initiated to 10 children and youth and their families. Twelve hearing aids loaned in previous years continued to be in use by seven children and youth. The language and communication video loan program did not receive any requests in 2023.

# Implementation

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## 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 Early Intervention and Special Education Services (DEI/SES) 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. A School-Age Performance Specialist within the DEI/SES 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 21st year of operation in January 2023. This 20th 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, 2023, and December 31, 2023. As illustrated in Table A, at the time of this report, 10 families requested and received 19 hearing aids across seven counties in 2023. The ages of children served by the Hearing Aid Loan Bank range from ages birth through 21, with the highest concentration (three children) of users in the six to nine age range (Table B). Nine hearing aids loaned to five children or youth in 2022 continued to be used during 2023 (Table C). In addition, one hearing aid loaned to one youth in 2021 and two hearing aids loaned to one youth in 2020 continued to be used during 2023 (Chart C). Most loans in 2023 included two hearing aids, providing amplification for both ears; two youths received a device to be used for a single-sided hearing loss and one borrowed a bone conduction sound processor. 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, 2023)

**TABLE A**

**County of Residence**

County of Residence	Families Served	Hearing Aids Loaned
Baltimore City	1	2
Calvert	2	5
Carroll	1	1
Frederick	1	1
Harford	1	2
Montgomery	1	2
Prince George's	3	6
<b>Total</b>	<b>10</b>	<b>19</b>

**TABLE B**  
**Age of Child**

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

**TABLE C**  
**Duration of Loan**

Month Loan Originated	Number of Aids Loaned	Length of Loan (in Months, at time of report)
January	N/A	N/A
February	N/A	N/A
March	6	7 months 3 months (returned) 6 months (returned)
April	2	6 months
May	N/A	N/A
June	1	3 months (returned)
July	2	3 months
August	2	2 months
September	4	1 month

TABLE C Duration of Loan (continued)		
Month Loan Originated	Number of Aids Loaned	Length of Loan (in Months, at time of report)
October	2	0 months
November	N/A	N/A
December	N/A	N/A
<b>Total</b>	<b>19</b>	

There were no new requests for hearing aid loan extensions in 2023, but there was one continuing extension of a hearing aid loan made in 2020, which was granted due to extenuating circumstances. The duration of hearing aid loans made in 2022 ranged from 1 month to 12+ months.

#### Returned Hearing Aids

Three families returned five hearing aids that were loaned in 2023. Three families returned six hearing aids that were loaned in 2022. One family returned one hearing aid loaned in 2021. One family returned two hearing aids which were loaned in 2020. Three hearing aids were returned damaged and one was reported lost. The lost hearing was replaced under the manufacturer warranty. Two of the damaged hearing aids were sent to the manufacturer for repair.

#### Hearing Aid Loan Distribution Summary: January 1 to December 31, 2023

Nineteen hearing aids were loaned to 10 eligible children in 2023. Nine additional hearing aids that had been loaned in 2022 continued to be used by five children during 2023; one additional hearing aid that had been loaned in 2021 continued to be used by one child during 2023; two additional hearing aids that had been loaned in 2020 continued to be used by one youth in 2023. Two older hearing aids were donated to Prince George's County Schools.

#### 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 2023.

#### COST IMPACT

The chart below lists the actual costs by line item for State Fiscal Year (SFY) 2022 and projected costs for SFY 2023, 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 2023 Actual	SFY 2024 Projected
Program Manager	\$4,940	\$4,940
Contractual Audiologist	\$13,464	\$24,750
Equipment	\$8,745	\$45,334
<b>Total</b>	<b>\$27,149</b>	<b>\$75,024</b>

# Program Enhancements

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## 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, 2023):

Ten new hearing aids were purchased during 2023 and have been fully utilized to fulfill loan requests. Returned hearing aids were serviced under the extended warranties 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, 2023):

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. 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. The program audiologist presented on the Loan Bank at the annual conference sponsored by the State Steering Committee in March 2023. An increase over the last several years in requests for loaned hearing aids for school-age children reflects the impact of this outreach. In 2024, 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.

### 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, 2023):

Hearing aid loan requests increased during 2023 coming in from seven jurisdictions across the State of Maryland, including Calvert, Carroll, Frederick, Harford, Montgomery, and Prince George's counties and Baltimore City.

## Summary

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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 357 families across the State since May 2003 and has loaned approximately 624 hearing aids to children and youth over the last 20 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*

# LANGUAGE: The Key to Development



Communication access lays the foundation for development in all areas (cognitive, linguistic, social, and academic) for young children and enables older children to grow and thrive in school and other settings. For children who are Deaf or Hard-of-Hearing, ensuring accessible language and communication from the start allows the child to develop his or her skills and relationships.

Based on their child's needs and their family goals, parents may choose to communicate with their Deaf or Hard-of-Hearing child using:

- A visual language such as American Sign Language
- Listening and spoken language strategies to develop the spoken language(s) of the home
- A visual communication method, such as Cued Speech, that provides access to the spoken language(s) of the home
- A combination of these approaches

For many children, amplification (via hearing aids and/or cochlear implants) is an important part of their language access and development.

The Maryland Hearing Aid and Language & Communication Video Loan Bank provides families with resources to support their child's language access and development. Families may borrow videos and other resources that help them learn the language(s) and/or communication methods they choose to use with their children. Loaner hearing aids are available to families who do not have insurance coverage, need a trial period before obtaining amplification technology, or are experiencing other difficulties or delays obtaining hearing aids for their children.



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## MARYLAND HEARING AID and LANGUAGE & COMMUNICATION VIDEO LOAN BANK

Supporting Language  
Access for Deaf and  
Hard-of-Hearing  
Marylanders  
from Birth  
through 21



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## How do families access hearing aids and videos from the Loan Bank?

### HEARING AIDS

The Loan Bank has an inventory of hearing aids appropriate for children with varying levels of hearing loss, including specialized devices for unilateral and conductive loss.

Submit the application found on the Loan Bank website to receive loaner hearing aids. The application includes sections to be completed by the family and by the audiologist.

**How do the hearing aids get to the family?** Because hearing aids are highly technical, prescribed electronic devices, they are sent directly to the audiologist for programming and fitting, as needed. The family will also obtain ear molds through their audiologist.

**How long can a child keep hearing aids from the Loan Bank?** The standard length of time is 12 months with up to a 12-month extension.

### LANGUAGE AND COMMUNICATION VIDEOS

The Loan Bank includes videos and other resources on language development in children who are Deaf or Hard-of-Hearing. It also contains materials to help families learn the language or communication method(s) they choose to use, including:

- American Sign Language
- Cued Speech
- Listening and spoken language strategies



## Who is eligible?

Maryland residents who:

- Have been confirmed by an audiologist to be Deaf or Hard-of-Hearing
- Are under age 21 and have not yet graduated from high school
- (For hearing aids) Are experiencing barriers or delays to purchasing, obtaining, or replacing aids or need aids on a trial basis

There are no income qualifications for the program and all resources are provided free of charge to families. Families may access hearing aids, language and communication videos, or both. Visit the Loan Bank website at: [elevates.marylandpublicschools.org/maryland-hearing-aid-loan-bank/](http://elevates.marylandpublicschools.org/maryland-hearing-aid-loan-bank/)

Visit the Loan Bank website to complete the request form. The requested items will be sent to you. The website also contains links to materials that you can directly access on the Internet at no cost.

**How long can a family keep language and communication videos?** The standard loan period is one month. Loans may be extended on request, pending requests from other patrons. When you are finished, mail the materials back to the Loan Bank.

## What other supports and services are available for children and families?

**Early Intervention:** Young children (birth to 3) who are Deaf or Hard-of-Hearing and their families are eligible for early intervention services through the Maryland Infants and Toddlers Program (MITP).

- For information about early intervention or to refer a child for services, visit [referral.mditp.org](http://referral.mditp.org)
- For Maryland State Department of Education's guidance on best practices in Early Intervention for children who are Deaf or Hard-of-Hearing, see [marylandpublicschools.org/programs/Documents/Special-Ed/TAB/18-02\\_DHoH\\_TAB\\_rev\\_10-2019\\_508\\_2022.docx](http://marylandpublicschools.org/programs/Documents/Special-Ed/TAB/18-02_DHoH_TAB_rev_10-2019_508_2022.docx)

**Special Education:** Children age 3 through 21 who are Deaf or Hard-of-Hearing may be eligible for Special Education. Contact your local school to begin the evaluation process.

**Maryland School for the Deaf:** Children and families from across the State may receive services, such as home visits, American Sign Language instruction, and educational programming from the Maryland School for the Deaf. Visit [msd.edu/](http://msd.edu/) for more information.

# LENGUAJE:

## La clave para el desarrollo

El acceso a la comunicación sienta las bases del desarrollo en todas las áreas (cognitiva, lingüística, social y académica) de los niños pequeños y permite a los niños mayores crecer y prosperar en la escuela y otros entornos. Para los niños sordos o con dificultades auditivas, garantizar un lenguaje y una comunicación accesibles desde el principio permite a los niños desarrollar sus habilidades y relaciones.

En función de las necesidades de su hijo y de sus metas familiares, los padres pueden optar por comunicarse con su hijo sordo o con dificultades auditivas a través de lo siguiente:

- Un lenguaje visual como la lengua de señas estadounidense
- Estrategias de comprensión auditiva y oral para desarrollar las lenguas habladas del hogar
- Un método de comunicación visual, como la palabra hablada complementada, que proporciona acceso a las lenguas habladas del hogar
- Una combinación de estos enfoques

Para muchos niños, la amplificación (mediante audífonos o implantes cocleares) es una parte importante de su acceso al lenguaje y de su desarrollo.

El Banco de Préstamos de Audífonos y Videos para Acceder al Lenguaje y a la Comunicación de Maryland proporciona a las familias recursos para apoyar el acceso y el desarrollo del lenguaje de sus hijos. Las familias pueden tomar prestados videos y otros recursos que les ayuden a aprender las lenguas o los métodos de comunicación que decidan utilizar con sus hijos. Los audífonos en préstamo están a disposición de las familias que no tienen cobertura de seguro, necesitan un periodo de prueba antes de obtener tecnología de amplificación o experimentan otras dificultades o retrasos en la obtención de audífonos para sus hijos.



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# BANCO DE PRÉSTAMOS DE AUDÍFONOS

## Y VIDEOS PARA ACCEDER AL LENGUAJE Y A LA COMUNICACIÓN DE MARYLAND

Ayorando el acceso al lenguaje de los habitantes sordos o con dificultades auditivas de Maryland desde el nacimiento hasta los 21 años



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## ¿Cómo acceden las familias a los audífonos y videos del Banco de Préstamos?

### AUDÍFONOS

El Banco de Préstamos dispone de un inventario de audífonos adecuados para niños con distintos niveles de pérdida auditiva, incluidos dispositivos especializados para pérdidas auditivas unilaterales y conductivas.

Envíe la solicitud que se encuentra en el sitio web del Banco de Préstamos para recibir audífonos en préstamo. La solicitud incluye secciones que la familia y el audiólogo deben completar.

**¿Cómo llegan los audífonos a la familia?** Dado que los audífonos son dispositivos electrónicos recetados y de alta tecnología, se envían directamente al audiólogo para que los programe y ajuste, según sea necesario. La familia también obtendrá moldes que se insertan en los oídos a través de su audiólogo.

**¿Cuánto tiempo puede conservar un niño los audífonos del Banco de Préstamos?** La duración estándar es de 12 meses con una extensión de hasta 12 meses.

### VIDEOS SOBRE LENGUAJE Y COMUNICACIÓN

El Banco de Préstamos incluye videos y otros recursos sobre el desarrollo del lenguaje en niños sordos o con dificultades auditivas. También contiene materiales para ayudar a las familias a aprender la lengua o los métodos de comunicación que decidan utilizar, entre los que se incluyen:

- Lengua de señas estadounidense
- Palabra hablada complementada
- Estrategias de comprensión auditiva y oral



Visite el sitio web del Banco de Préstamos para completar el formulario de solicitud. Se le enviarán los artículos solicitados. El sitio web también contiene enlaces a materiales a los que puede acceder directamente en Internet de manera gratuita.

**¿Cuánto tiempo puede una familia conservar los videos sobre lenguaje y comunicación?** El periodo de préstamo estándar es de un mes. Los préstamos pueden extenderse previa solicitud, a la espera de pedidos de otros usuarios. Cuando haya terminado de usar los materiales, devuélvalos por correo al Banco de Préstamos.

## ¿De qué otros apoyos y servicios disponen los niños y las familias?

**Intervención temprana:** Los niños pequeños (desde el nacimiento hasta los 3 años) sordos o con dificultades auditivas y sus familias tienen derecho a recibir servicios de intervención temprana a través del Programa para Bebés y Niños Pequeños de Maryland (MITP, en inglés).

- Para obtener información sobre la intervención temprana o la remisión a un niño a los servicios, visite [referral.mditp.org](http://referral.mditp.org).
- Para obtener orientación del Departamento de Educación del Estado de Maryland sobre las mejores prácticas en intervención temprana para niños sordos o con dificultades auditivas, consulte [marylandpublicschools.org/programs/Documents/Special-Ed/TAB/18-02\\_DHoH\\_TAB\\_rev\\_10-2019\\_508\\_2022.docx](http://marylandpublicschools.org/programs/Documents/Special-Ed/TAB/18-02_DHoH_TAB_rev_10-2019_508_2022.docx).

**Educación especial:** Los niños de 3 a 21 años sordos o con dificultades auditivas pueden elegir los servicios de educación especial. Comuníquese con su escuela local para iniciar el proceso de evaluación.

**Escuela para Personas Sordas de Maryland:** Los niños y las familias de todo el Estado pueden recibir servicios, como visitas a domicilio, enseñanza de la lengua de señas estadounidense y programación educativa de la Escuela para Personas Sordas de Maryland. Visite [msd.edu/](http://msd.edu/) para obtener más información.

## ¿Quién es elegible para recibir los servicios?

Residentes de Maryland que cumplan con los siguientes requisitos:

- Un audiólogo ha confirmado que son sordos o tienen dificultades auditivas.
- Son menores de 21 años y aún no han terminado la escuela secundaria.
- (Para audífonos) Tienen dificultades o retrasos para comprar, obtener o sustituir audífonos o necesitan audífonos de prueba.

No hay requisitos de ingresos para participar en el programa y todos los recursos se proporcionan de forma gratuita a las familias. Las familias pueden acceder a audífonos, videos sobre lenguaje y comunicación, o a ambas cosas. Visite el sitio web del Banco de Préstamos en: [elevates.marylandpublicschools.org/maryland-hearing-aid-loan-bank/](http://elevates.marylandpublicschools.org/maryland-hearing-aid-loan-bank/).