



Hearing Loss Association of America Kentucky Chapters

A self-help organization dedicated to the education, advocacy and support for people who do not hear well and those around them.

Financing Hearing Aids In Kentucky

<http://www.hearingloss.org/content/financial-assistance-programs-foundations>

HAAA KY HOME, Bardstown, KY.

April, 2014

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FINANCING HEARING AIDS

This brochure is merely a listing (as we understand it) of starting points and ideas regarding financing hearing aids. It is not intended to be a recommendation or endorsement in any manner. Exclusions from this list are merely an oversight. Be a good consumer and do your homework.

CARDINAL RULE

One's Auditory Rehabilitation should be foremost. We would not select a surgeon based on bargain basement prices. We should not select a hearing aid, an Audiologist or Instrument Specialist solely on costs. Rather, who/what is going to help my understanding most. Hearing instruments are only about 20% of an individual's auditory rehabilitation treatment plan. The way to ensure that a person is fit with appropriate amplification is to visit a qualified Audiologist or Hearing Instrument Specialist. Simply zeroing in on shopping for the best price on a particular product frequently prevents being taken care of properly and getting the most benefit from amplification (Tonya Barlow, Audiologist).

BEING A GOOD CONSUMER

There are a few programs for people who qualify for them. However, the vast entity known as the middle class will not qualify for many of these programs. The following suggestions and ideas are for people looking at the price of hearing aids:

- Remember that there is not “one price” for hearing aids. Ask for ranges. When one audiologist hears that people were told hearing aids cost “\$6,000,” her question is: “Was there not a range of products offered” that could assist you? If not, ask .
- Many times people talk about “premium” products. There is not one standard for this description. The manufacturers that make “premium” products also make “entry-level” products.
- The term “premium products” often relates to the number of bands or channels. There is no evidence which shows that increasing the number of bands beyond 6 to 8 makes any difference whatsoever when these differences are examined in well-designed research studies. (How many bands does your listening lifestyle need?)
- There are, however, features that show definite improvement in some environments. For example, directional microphones have been proven to help. Keep in mind that when these studies are done, the environments are well-controlled.
- Be aware of yourself:
 - Do you need a lot of assistance?
 - Are you knowledgeable about aids and your personal needs?
 - Can you do your own research and homework?
 - Can you pay for your own audiogram?
 - Are you tech savvy? Do you have technology issues?
 - What is your **Listening** environment/lifestyle/work?
 - Where do you hear? Where do you not hear?
 - Do you have dexterity issues? Neuropathy?
- Bring someone with you to all sessions. Four ears are better than two.
- Keep a Hearing Diary. (Note your lifestyle, hearing/non-hearing places)

- Take notes. Ask for a written summary of recommendations.
- Compare
- Why is this aid the best for me?
- Do I have a vanity issue? Is the larger aid cheaper than the hidden one? Which will better assist me in my environment, with my hearing loss?
- Most of all: **Be a Good Consumer!**
- Look for credentials. Are you talking to an Audiologist or an Instrument Specialist? Who can best service your needs and situation today?
- State law requires the Audiologist or Specialist to give you at least a 30 day trial period. Some give 30, 60 or 90 days. Ask.
- Note: the state law does allow them to charge a restocking fee which can range from “\$ 0” to 10% or more. Again, ask.
- Understand that the \$29 hearing aid found in Sunday magazine section is not equivalent to an aid costing \$2000.

Check out:

Giftofhearingfoundation.org	deafchildren.org	healthyhearing.org
Helenkeller.org	stjohn.org/he	ksd.k12.ky.us
Cms.hhs.gov/apps/contacts	rienzifoundation.org	katsnet.org
Tpahq.org	letemhear.org	www.agbell.org

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I. STATE SUPPORT

❖ **Kentucky Office of Vocational Rehabilitation (OVR)**

If you are working or trying to work and hearing loss affects your ability to do your job, the KY OVR may be able to help. You need to be assertive and show up for all appointments. Three to five appointments may be standard. When talking with the staff at Voc. Rehab, you should list all the ways the hearing loss is impacting your job, your future on the job or your ability to get a job. The more specific you are the better. The OVR website has a lot of information about how the program works, click on the left column for Program Services and Policies & Regulations. If you are denied, check your facts and consider an appeal.

Kentucky Office of Vocational Rehabilitation
 (800) 372-7172 <http://ovr.ky.gov>

❖ **Kentucky Department of Veterans Administration (KDVA)**

The KDVA provides hearing aids to eligible veterans. Contact the VA Medical Center to determine the steps to register as a patient. You must be referred to the Audiology Clinic by a VA primary care physician before a hearing test can be completed. If necessary, a hearing regarding need or qualification may be recommended. Appeal if turned down.

Kentucky Department of Veterans Administration
 (800) 572-6245 <http://veterans.ky.gov>

❖ Kentucky Assistive Technology Loan Corporation (KATLC)

KATLC (KATs Loan) can provide low interest loans based on income. Payments can be arranged to fit the borrower's income over longer periods. (See and combine with the Audient program in IV, P-6.) Use the Audient program to pay for ½ and the KATs Loan program to pay for the other ½.)

KY Assistive Technology Loan Corporation
877-675-0195 <http://katlc.ky.gov>

❖ Kentucky Assistive Technology Network (A division of OVR)

May soon be offering assistance with hearing aids based on income.

KATS Network Coordinating Center, 200 Juneau Drive, Suite 200, Louisville, KY 40243
(800) 327-5287 <http://www.katsnet.org>

❖ The Kentucky Commission on the Deaf and Hard of Hearing has information about financial assistance for hearing aids. www.kcdhh.ky.gov or 800-372-2907. P-4

II. INSURANCE

- GE, Ford and some other industry/business insurance companies may pay for aids.
- A division of United Health Insurance, hi-Health Innovations (HI), will provide very discounted hearing aids—about 1/3—1/2 of the costs (these refer to unbundled services—cost of aid only).
 - The program is not only for United HealthCare members, but is open to **anyone** who wants to purchase hearing aids.
 - There are other Medicare Advantage groups where one can purchase the aids with a co-pay. Check your plan.
 - In addition, there are some plans with which you basically purchase at the regular retail price.
 - At this time at United Health/HI, the most anyone would pay is around \$2,000 for a set of two **if not eligible for any discounts.**
 - To obtain more information and to check pricing and availability, contact United Health Customer Service team at 855-523-9355
- Flexible spending accounts (FSA) or Health Savings Accounts (HSA) may allow you to pay for a hearing aid with pretax dollars if your employer has such a program. You can plan in advance to have funds deducted for this expense. (Check with your employer).
- If the HOH person is a minor or in school, Medicaid or most KY based insurances may cover the cost. Companies not fully based in KY may be exempted. The KY State Vocational Rehabilitation Office may also assist.
- Epichearing.com may be a resource
- Retired teachers may want to check their retirement benefits package for Hear in America (1-800-286-6149) or (502-244-1354) or www.hearinamerica.com Compare for true discounts. Screening and hearing aid batteries may also be available.

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III. CHILDREN

- ❖ For children/teenagers up to age 21, the Commission for Children with Special Health Care Needs (CCSHCN) may help. The website is www.chfs.ky.gov/ccshcn 800-232-1160. They usually cover hearing aids for children/teenagers up to age 21. It's based on financial need but is an excellent resource. There are approximately 13 regional offices.
- ❖ Children with hearing loss may be able to receive assistive technology at no cost if their Individualized Education Program specifies that they need the assistive technology (such as hearing aids or FM systems).
- ❖ Kentucky law requires health benefit plans, including those issued by HMOs, to cover one hearing aid per hearing-impaired ear and all related services up to \$1,400 every 36 months for children under age 18. The benefit is subject to all applicable copayments, coinsurance, deductibles, and out-of-pocket limitations. (Ky. Rev. Stat. Ann. §§ 304.17A-132 and 304.17A-005(19)) Check your policy. There may be exemptions.
- ❖ **Alexander Graham Bell Assoc. for the Deaf and Hard of Hearing**
They have 3 programs that can assist children with hearing loss.
202-337-5220 www.listeningandspokenlanguage.org www.agbell.org
- ❖ **First Hand Foundation**
816-201-1569 www.cerner.com/firsthand
- ❖ **Hike Fund** www.thehikefund.org
- ❖ **Miracle Ear Foundation Gift of Sound Program**
800-234-5422 www.miracleearfoundation.org

IV. VENDOR/PUBLIC SERVICE

Audiologists or Instrument Specialists will have access to some discounted aids and will have their own preferred program. The issue is that most of them would have to provide their services free or at a reduced rate.

- **Hear Now** by the Starkey Foundation is a popular program
<http://www.starkeyhearingfoundation.org/programs/hear-now/>
- **Audient**, will pay 50% depending on income and the audiologist's willingness to provide some free services—1-877-Audient or info@audientalliance.org . Use the Audient program to pay for ½ and the KATs Loan program to pay for the other ½.)
- **Better Hearing Institute** has a list and other great information on its website: <http://www.betterhearing.org>. A lot of information to dig through but well worth it. Some also offer assistance for cochlear and BAHA implants.
- **Lions Club Hearing Aid Distribution Program**
Provides hearing Aids to low income individuals who live in Lexington/Fayette Co. KY
502-848-0634 859-277-3725
- **Hearing Planet** www.hearingplanet.com
May be a resource of information and low cost hearing aids.

V. CONSUMER DRIVEN

Like the sticker price on a car, few people pay the sticker price of hearing aids. Negotiate. Talk to other vendors. Be careful with what you purchase. Make sure you know what you are buying. Make sure you are purchasing an adequate aid.

Consider asking for “Unbundled Services”. Today, most providers do a bundled service. Bundled service is the price of the aid plus the cost of services for the life of the aid, (3 mons., six mons, a year, or 3 years depending on your contract) totaled together for one purchase price. Unbundled services means the consumer pays the price of the aid upfront. The fees for follow-up visits and adjustments are made at the time of the service.

VI. COMMERCIAL LOANS

An audiologist’s source for financing hearing aids is a company called Care Credit, <http://www.carecredit.com/hearing>, which is part of GE financial services. They specialize in medical financing. They have programs that are up to 18 months same as cash and in addition they also have regular financing up to four years for aids. (Peter Pearlman, Audiologist)

VII. Charitable Organizations

Consider asking Sororities, Fraternities, Church Groups, Rotary, Lions Clubs, Elks Clubs, Order of the Eagles, Easter Seals, AARP Chapters, etc. for assistance with deposits or down payments.

VIII. Political Approach

Ask our U.S. Senators and Representatives to support a hearing aid bill or for benefits to be included with all health insurance plans.

Ask our State Senators and Representatives to support a hearing aid bill or for benefits to be included with all health insurance plans.



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MD 20814

301-657-2248 Voice; 301-657-2249 TTY

info@hearingloss.org www.hearingloss.org

Join Us at One of Our Kentucky HLAAs Meetings:

Bowling Green Chapter meets at 6:30PM CST 1st Tuesday of March, April, May, June, August, September, October, November. No meetings the months of January, February, July, and December.

Meeting Location: Home Instead Training Center, 2475 Scottsville Rd suite 100, Bowling Green, Ky. Contacts: 270-237-036; 270-782-7329

Kentuckiana Chapter (Louisville) meets at St Leonard's Elementary School Library, 440 Zorn Avenue, Louisville, KY on the 2nd Tuesday of most months at 6:30 p.m. info@hearinglossky.org www.hearinglossky.org

Lexington Chapter

HLAA Lexington Chapter in Formation meets at the Lexington Hearing & Speech Center, 350 Henry Clay Boulevard, Lexington, Kentucky 40502-1024 . E-mail: Jean@hlaa-ky.org ; Web: HLAA-KY Lexington

Kentucky Home Chapter meets at the Nelson Co. Public Library, 201 Cathedral Manor, Bardstown, KY 40004, at 6:30 p.m. on the 4th Monday of most months (December/June are usually party/picnic months.) Contact:

P. O. Box 882, Bardstown, KY 40004-0882; 502-349-6792; ed@hearinglosskyhome.org ;

Becky@hearinglosskyhome.org ;

www.hearinglosskyhome.org.

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