

Paying For Hearing Aids

Hearing aids are expensive and unfortunately financial assistance is somewhat limited; however the situation is improving. Although most insurance companies do not cover the full cost of hearing aids, some cover a portion of the cost therefore it pays to check your policy as well as call to “make your case” to the insurance company. Most Insurance companies will pay for your hearing tests, which fall under their medical test benefits, even if they don’t pay for the hearing aids.

Where To Go For Hearing Aids

Audiologists’ offices are probably the most common place people go for hearing testing and hearing aids. The benefit of going to a local audiologist is that you get personal service and immediate response to your questions and concerns. The audiologist will use a variety of tests that relate to your hearing. If a hearing aid is needed you and your audiologist will work together to discuss features and price. It’s important to remember you are the consumer and have both the right and responsibility to ask and obtain, answers to your concerns.

You will be given a trial period of 60-90 days, which will include a number of “after visits”. Use those visits! If you are uncomfortable or dissatisfied don’t assume the issues are “normal” or unfixable.

The “downside” of going to a local audiologist’s office if there is a downside, is that they will probably be the most expensive option since there are costs to maintaining a practice, and because audiologists bundle the cost of the hearing aids with the follow-up visits. Keep in mind there may be a restocking fee if you return a hearing aid, but speak up if you feel the fee is unreasonable. Do not be shy about expressing your concerns.

Keep in mind that no audiologist or hearing aid dispenser carries all makes and models of hearing aids. If you can’t find an appropriate hearing aid, you may have to visit another audiologist who carries other makes. However all audiologists can provide a large range of styles and featured hearing instruments since most manufacturers provide hearing aids suitable for just about all degrees of hearing loss and have many additional features.

Remember that unlike glasses hearing aids don’t correct hearing. They help but since processing hearing is complex and involves the way a person’s brain deals with sound information, it’s not possible at this point to fully correct a hearing loss .

It is reasonable to expect a comfortable fitting hearing aid and intelligible hearing, under most situations. Strive for the best hearing you can get but remember some hearing situations, such as noisy restaurants, large venues without Assistive Listening Systems, and locations near air conditioners, motors and background noise are always challenging.

You may find hearing aid dispensers who only deal in one brand and therefore have a lower price for their hearing aids. If they have a make and model which suits your needs that is what counts. Many single product vendors are not audiologists so you may not receive the full scope of hearing tests. We do not recommend you purchase any “amplifiers” which you see as “\$29.99 specials”. They may not have protective features that prevent loud sounds that can damage your hearing, distort even with only low volume settings and lack options and flexibility. There are “disposable”

hearing aids that do have some of the features of traditional hearing aids but remember over the long haul the ongoing cost will add up.

Hearing aids can also be obtained by mail at a considerably lower cost than a local audiologist. You'll have to sign a waiver for not having a medical ear exam, testing or prescription. You may have to take a hearing test online which is not complete and accuracy will probably be compromised. Depending on the company you may not get a "full featured" hearing aids, but then again you may not need such an aid. Also if you have to send the hearing aid back for repair you won't have the benefit of a loaner. Online hearing aids have a place and may be the only option for people who cannot hear and have no other option. If you do go the mail order route be sure medical doctor checks your ears to be sure your hearing loss is not due to a treatable medical condition.

As for financial assistance: As of this writing Medicare does not pay for hearing aids; Medicaid's program is limited to paying for one hearing aid every five years.

Some Insurance companies now cover hearing aids but the plans vary greatly so it's important to understand the benefits to which you are entitled the limitations of the plan and what your final total cost will be. Some insurance plans state you'll need to visit one of their participating audiologists, or require you obtain an "approved" aid. They may put some restrictions on the hearing aids/features they cover. The Veteran's Administration has increased their hearing aid plans so if you or a family member is a veteran be sure to check with the VA. **If you change your insurance be sure to check out the entire plan very carefully to see if the plan, in it's entirety, fits your other needs.** Keep in mind it's not necessary to have all the bells and whistles to enjoy the benefits of greatly improved hearing. The technology is constantly changing so it's important to consider all your options.

If you are a member of our National Hearing Loss Association of America you can also use their plan to obtain low cost hearing aids as part of the membership. <http://hearingloss.org> Phone: 301.657.2248 Fax: 301.913.9413

Some local audiologists work with companies, which sell low cost hearing aids, or participate in a low cost plan. Call the audiologists office to determine if you can obtain aids by joining a particular plan or group. Be sure you know all up front costs.

Remember: *The best* hearing aid is the one with which you can hear. Some hearing aid features may provide better hearing; others may have features you'll seldom if ever use. Don't forget to ask about a telecoil, a feature that is relatively low cost with broad benefits. Become an informed consumer.

Resources

THE AMERICAN HEARING BENEFITS PROGRAM: available to Hearing Loss Association of America members and their immediate families without any charge. It is your responsibility to determine whether the products and services you elect to purchase are covered by the Program by calling AHB at toll-free number 1.866.925.1287 or visit www.americanhearingbenefits.com

AUDIENT ALLIANCE

An affiliate of the Northwest Lions Foundation for Sight & Hearing
221 Yale Ave N, Suite 450
Seattle, WA 98109-5490
(206) 838-7194 Voice
(206) 838-7195 Fax
1-877-283-4368
E-mail: info@audientalliance.org
Website: <http://www.audientalliance.org>

FOUNDATION FOR SIGHT & SOUND

The Foundation for Sight & Sound has partnered with EarQ Group to provide hearing aids to individuals with limited financial resources.
P.O. Box 1245
Smithtown, NY 11787
(631) 366-3461
E-mail: info@foundationforsightandsound.org
Website: <http://www.foundationforsightandsound.org/projects.html>

HEAR NOW

Provides recycled and used hearing aids to low-income persons.
6700 Washington Avenue South
Eden Prairie, MN 55344
1-800-648-4327 V/TTY
Website: www.sotheworldmayhear.org/forms/hearnow.php

LIONS CLUB INTERNATIONAL (Note: Applications can be found online however one must go through your local Lions club)

Assists low income individuals with purchasing hearing aids.
300 West 22nd Street Rochester NY Lions Club International 20e-1
388 Stone Rd, Rochester, NY 14616
(585) 621-3400

Oak Brook. IL 60523-8842

STARKEY HEARING FOUNDATION