



Funding Hearing Aids for Children

Funding hearing aids for children can be a challenge for those without the means to purchase them privately. While more state's now require insurance policies to cover hearing aids, many do not and some policies have challenging limitations, leaving the burden of paying for the hearing aids on the family. Some ideas for possible assistance with funding include:

State and University Programs

1. State Medicaid Programs

Most state Medicaid programs provide some level of coverage for hearing aids. Be sure to contact your state for specifics regarding coverage including type of amplification provided, frequency of replacement and what follow up services are allowed and covered.

The Hearing Loss Association of America, a support and advocacy group, provides a list of Medicaid-provided hearing services for qualifying individuals in all 50 states and the District of Columbia. Website:
http://www.hearingloss.org/advocacy/medicaid_by_state1.asp

2. University Audiology Training Programs

Training programs in your state may have programs where they provide refurbished hearing aids. Commonly called "HARP - 'Hearing Aid Refurbishing Program'", these are programs that take in used hearing aids and refurbish them. These programs are increasingly raising the standard for acceptable donations, being aware that it is especially important for children to be able to access current technology in order to optimize development. In these cases the child is fit with a donated hearing aid and the family is charged only for the costs incurred in the refurbishing process. These programs can be a very good deal for families. Be sure to contact the training programs in your state and see what they have to offer.

3. State Health Departments

In many states, the State Health Department's division of speech, vision and hearing services have hearing aid assistance programs. Similar to the HARP programs mentioned above, they receive donations of used hearing aids and have them refurbished to fit new patients. Contact your State Health Department to see what they offer.

Other Personal Means for Financing Hearing Aids

1. Union Membership

Your union may have negotiated hearing-aid benefits. For example, in New York City the [United Federation of Teachers](#) offers a supplemental plan for eligible members and dependents that pays up to a specified amount per aid, to be replaced no more frequently than every three years.

2. Flexible Medical Spending Account

Use a medical flexible spending account. Many employers let you contribute a portion of your pretax income to such plans. The proceeds can be used toward all manner of health-care costs, including hearing aids and batteries. A taxpayer in the 28-percent bracket who set aside \$5,000 in such an account and used all of it for a \$5,000 pair of hearing aids would reap an effective savings of \$1,400.

3. Deduct the cost

Health-care costs that exceed 7.5 percent of your adjusted gross income can be deducted from your federal income taxes if you itemize. Both hearing aids and their batteries can be deducted this way. The best way to reach this threshold is to bunch hearing-aid costs together in a single year. So if you know your family needs any elective care and hearing aids, pay for them all in the same year. Check IRS Publication 502 Medical and Dental Expenses, for details.

Hearing Aid Assistance Programs

1. Miracle Ear Foundation

P.O. Box 59261 Minneapolis, MN 55459 1-800-234-5422

Provides hearing aids to children under 16 years of age with hearing loss. Contact for guidelines and program requirements.

2. The Starkey Hearing Foundation and Hear Now

Provides hearing aids to needy individuals free of charge. Contact them through their website at: <http://www.starkeyhearingfoundation.org/hear-now.php>

3. Children's Hospitals

Your local children's hospital will most likely have a comprehensive Audiology department. They will be well networked with local, state and national resources for hearing aid. For example, our local children's hospital fits hearing aids on a "no interest " low payment plan. They work out a payment the family can make and then allow them to pay for as long as they need to with no interest. The staff also accesses the above foundations and other resources. You may be able to work something out like this with your local hospitals/clinics.

4. Lions Affordable Hearing Aid Project

A project of the Lions Club International Foundation, the Lions Affordable Hearing Aid Project assists hearing-aid users who can't afford aids. Program participation varies by location. Contact your local Lions chapter for more information.

Website: <http://www.lionsclubs.org/EN/our-work/health-programs/hearing-programs/hearing-aid-recycling-program-centers.php#usa>

5. Sertoma

Sertoma (short for "service to mankind") provides mostly refurbished hearing aids to people who need assistance. Contact them through their website at <http://www.sertoma.org//page.aspx?pid=335&scrid=238>

State Insurance Mandates for Hearing Aids

Colorado, Connecticut, Delaware, Kentucky, Louisiana, Maine, Maryland, Minnesota, Missouri, New Jersey, New Mexico, North Carolina, Oklahoma, and Oregon require that health benefits plans in their state pay for hearing aids for children. Arkansas, New Hampshire and Rhode Island require coverage for both children and adults. Wisconsin requires coverage for both hearing aids and cochlear implants for children. Requirements vary state by state for

- ages covered
- amount of coverage
- benefit period
- provider qualifications

Existing laws in these eighteen states are summarized below with a link to each statute:

AR	Requires insurance companies to offer coverage to employers in the state. If the employer chooses to add this option, the health plan must provide hearing aid coverage of no less than \$1,400 per ear every three years for individuals of all ages. Citation: Ark. Code Ann. §23-79-1401 [PDF] .
CO	Requires insurance providers to cover hearing aids for children under 18 years of age when medically necessary. Coverage must include a new hearing aid every five years, a new hearing aid when alterations to the existing hearing aid cannot meet the needs of the child, and services and supplies such as the initial assessment, fitting, adjustments, and auditory training. Citation: Colo. Rev. Stat. §10-16-104 .
CT	Requires individual and group health insurance policies to provide coverage for hearing aids for children 12 years old or younger; classifies hearing aids as durable medical equipment and allows policies to limit the benefit to \$1,000 every 24 months. Citation: Conn. Gen. Statute §38a-490b and §38a-516b .
DE	Requires individual and group health insurance contracts to provide coverage for hearing aids of up to \$1,000 per ear, every 3 years, for children under 24 years of age, covered as a dependent by the policy holder. Citation: Del. Code Ann. tit. 18 §3357 .
KY	Requires health benefit plans to provide coverage for the full cost of one hearing aid per hearing-impaired ear up to \$1,400 every 36 months for individuals under 18 years of age as needed, and all related services necessary to assess, select, and fit the hearing aid. The insured may choose a higher price hearing aid and pay the difference in cost; the hearing aid must be prescribed by a licensed audiologist and dispensed by a licensed audiologist or hearing instrument specialist. Citation: Ky. Rev. Stat. Ann. §304.17A-132 [PDF]

LA	<p>Requires individual and group insurers to provide coverage for hearing aids for a child under the age of 18 if the hearing aids are fitted and dispensed by a licensed audiologist or licensed hearing aid specialist following medical clearance by a physician licensed to practice medicine and an audiological evaluation medically appropriate to the age of the child. The insurer may limit the benefit payable to \$1,400 per hearing aid for each hearing-impaired ear every 36 months. The insured may purchase a hearing aid priced higher than the benefit payable and pay the difference to the hearing aid provider.</p> <p>Citation: La. Rev. Stat. Ann. §22:1038 [PDF]</p>
ME	<p>Requires health insurance policies to provide coverage for hearing aids for children up to age 18; coverage may be limited to \$1,400 per hearing aid every 36 months.</p> <p>Citation: Me. Rev. Stat. Ann. tit. 24-A §33-2762.</p>
MD	<p>Requires insurers to provide coverage for hearing aids for a minor child if the hearing aids are prescribed, fitted, and dispensed by a licensed audiologist; coverage may be limited to \$1,400 per hearing aid for each hearing-impaired ear every 36 months; insured may choose a more expensive hearing aid and pay the difference.</p> <p>Citation: Md. Code §15-838.</p>
MN	<p>Requires health plans to cover hearing aids for children under the age of 18 year for hearing loss due to functional congenital malformation of the ears that is not correctable by other covered procedures. The coverage is limited to one hearing aid per ear every three years.</p> <p>Citation: Minn. Stat. §62Q.675.</p>
MO	<p>Requires health insurance and Medicaid coverage for infant hear screening, re-screening (if necessary), audiological assessment and follow-up, and initial amplification, including hearing aids.</p> <p>Citation: Mo. Rev. Stat. §376.1220.</p>
NH	<p>Effective January 1, 2011, insurers are required to cover the cost of no less than \$1,500 per hearing aid every 60 months. The insured may choose a higher price hearing aid and pay the difference in cost.</p> <p>Citation: N.H. Rev. Stat. Ann. §415-6p and §415:18-u (as created by H.B. 561 [2010])</p>
NJ	<p>Requires health insurers, State Health Benefits Program and NJ FamilyCare to provide coverage for medically necessary expenses incurred in the purchase of a hearing aid for covered children 15 years of age or younger. Coverage includes the \$1,000 per hearing aid for each hearing-impaired ear every 24 months when medically necessary and prescribed or recommended by a licensed physician or audiologist. The insured may choose a more expensive hearing aid and pay the difference between the price of the hearing aid and the benefit.</p> <p>Citation: N.J. Stat. Ann. §17:48-6gg; §17:48A-7dd; §17:48E-35.31; §17B:26-2.1aa; §17B:27-46.1gg; §17B:27A-7.14; §17B:27a-19.18; §26:2J-4.32; §52:14-17.29n; §30:4J-12.2.</p>

NM	<p>Requires individual and group health insurance policies to cover \$2,200 per hearing aid every three years for children under 18 years of age, or under 21 years of age if still attending high school. The insured may choose a higher priced hearing aid and may pay the difference in cost. Coverage includes fitting and dispensing services, including providing ear molds as necessary to maintain optimal fit, provided by an audiologist, a hearing aid dispenser or a physician, licensed in New Mexico.</p> <p>Citation: N.M. Stat. Ann. <u>§13-7-10</u>; <u>§59A-22-34.5</u>; <u>§59A-23-7.8</u>; <u>§59A-46-38.5</u>; <u>§59A-47-37.1</u>.</p>
NC	<p>Effective January 1, 2011, health plans are required to provide coverage for one hearing aid per hearing-impaired ear up to two thousand five hundred dollars (\$2,500) per hearing aid every 36 months for covered individuals under the age of 22 years.</p> <p>Citation: N.C. Gen. Stat. §58-3-285 (as created by H.B. 589 [2010] [PDF])</p>
OK	<p>Requires any group health insurance or health benefit plan to provide coverage for audiological services and hearing aids for children up to 18 years of age; adds requirement of hearing aid prescription and dispensing by a licensed audiologist; allows hearing aid benefit every 48 months without a dollar limit.</p> <p>Citation: <u>Okla. Stat. tit. 36 §6060.7</u> [RTF].</p>
OR	<p>Requires health benefits plans to cover one hearing aid per hearing impaired ear for enrollees under 18 years of age, or 18 years of age or older if eligible as a dependent under the plan and enrolled in an accredited educational institution. Hearing aids must be prescribed, fitted and dispensed by a licensed audiologist with the approval of a licensed physician and the maximum benefit amount is \$4,000 every 48 months; however, an enrollee may purchase a hearing aid priced higher than the benefit amount and pay the difference in cost.</p> <p>Citation: <u>Or. Rev. Stat. §743A.141</u>.</p>
RI	<p>Requires individual and group insurance policies to provide coverage for \$1,500 per individual hearing aid, every three years, for children under the age of 19, and \$700 per individual hearing aid for those over 19 years of age.</p> <p>Citation: <u>R.I. Gen. Laws § 27-18-60</u>.</p>
WI	<p>Requires health insurance plans and policies to pay for cochlear implants, hearing aids and related treatment that are prescribed by a physician or audiologist for any child under the age of 18. Coverage for hearing aids includes the cost of one hearing aid per ear per child once every three years.</p> <p>Citation: <u>Wis. Stat. §609.86</u>; <u>§632.895 (16)</u>.</p>