

POLICY STATEMENT

Insurance Coverage of Hearing Aids

If you wish to urge your employer to include hearing aids as an eligible expense in your insurance policy, HLAA has some advice for you. Begin by identifying the office responsible for managing and making decisions about health care benefits. Meet with the appropriate individuals and explain why you or someone in your family needs hearing aids. Be sure to discuss how hearing aids enhance your ability to function at work. For a child, note that hearing aids allow fuller participation in the classroom and enhanced language development. If you already have hearing aids, discuss how much they cost. Also note that the hearing aid fitting and follow-up must include services from a qualified hearing care provider. Review the information on the right before going and leave a copy with the benefits personnel. Be sure to let us know if you are participating in this effort and what the result has been.

The full text of the above discussion was published in Hearing Loss and will be provided upon request from the HLAA National office (Please include a stamped, self-addressed envelope.) We encourage you to use the Fact Sheet in your efforts. Permission is given in advance to anyone who wishes to print this web page or copy the Fact Sheet: Hearing Aids, Health Benefits and Insurance Coverage from Hearing Loss.

1. Hearing aids are a critical first step in treating hearing loss. Being properly fitted with hearing aids can make a major difference in an individual's ability to understand speech. Consequently, hearing aids can make a major impact on quality of life.
2. More than 80 percent of all hearing loss is sensorineural. This type of hearing loss is generally not amenable to medical or surgical treatment. Fortunately, it can be helped most of the time by being fitted with hearing aids.
3. Hearing aids are effective. The new circuitry designs of today can effectively compensate for hearing loss experienced by people of all ages with a wide variety of hearing loss, from mild to profound.
4. Hearing loss is a health issue, and not necessarily a natural process of aging as perceived by some people. If not treated, it can impact on the general and psychological health of the individual through higher stress and anxiety levels resulting in more medical visits and hospital stays. Studies show that people with hearing loss are at risk of experiencing depression, anxiety, stress and chemical dependency which can impact their performance at work and their lifestyles at home.

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5. Hearing loss affects a large percentage of the population. According to the National Institutes on Deafness and Other Communication Disorders, approximately 17 percent (36 million) of American adults report some degree of hearing loss.¹
6. The majority (65%) of people with hearing loss are younger than age 65. There are more than six million people in the U.S. between the ages of 18 and 44 with hearing loss, and nearly one and a half million are school age. Hearing loss affects all age groups.²
7. There is a stigma attached to hearing loss which, for some people who are hard of hearing, may result in an attempt to hide or deny their hearing loss. This is particularly true of employees who fear being seen as less competent if they admit to hearing loss in the workplace. Many people do not want to "make an issue" of their hearing loss, and, therefore, do not request insurance coverage of hearing aids.
8. Hearing aids are a major uncovered health care expense. The average cost for a hearing aid in 2008 was \$1,675 including fitting. Since most people have hearing loss in both ears, the expense is considerable for the individual.
9. Children need hearing aids to maximize their residual hearing to enable them to learn language and to participate fully in the education process. Children need new hearing aids regularly during their growth years. Therefore, this is a logical area in which to "spread the risk" by providing insurance coverage so that more employees and family members can afford needed hearing aids.
10. Some insurance policies cover hearing aids, including:
 - The California Public Employees Retirement System (CalPERS) -- Benefits include hearing test and hearing aid evaluation at no cost. Coverage of up to \$1,000 (per insured individual) every 36 months for hearing aids. This benefit also covers earmolds, hearing aid instrument, initial batteries and other needed equipment.
 - The State of Minnesota Employees Insurance -- Employee insurance provides coverage for hearing exams and hearing aids (with coverage of 80 percent of one hearing aid per year as durable medical equipment) for all its employees. The estimated cost of providing this benefit is between 15-23 cents/month for a single employee; and between 37-57 cents/month for an employee and family members.
 - Hartford Insurance -- Offers hearing testing and the full cost of two aids every five years

¹ National Institute on Deafness and Other Communication Disorders (NIDCD)
<http://www.nidcd.nih.gov/health/statistics/quick.htm>, 4/2011.

² Sergei Kochkin, Ph.D. Better Hearing Institute,
http://www.betterhearing.org/hearing_loss/prevalence_of_hearing_loss/index.cfm, 4/2011.