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**GOVERNOR'S OFFICE OF THE
DEAF AND HARD OF HEARING**

**Resource Guide: Insurance and Financial Assistance
on Hearing Aids, Cochlear Implants, and Audiology Services**

Insurance Plans

Fully-Insured Health Plans, HMOs, and Non-Profit Health Service Plans

Maryland law requires fully-insured health plans, health maintenance organizations (HMOs), and non-profit health service plans to provide some coverage for hearing aids and audiological services for children. If your health insurance plan is a fully-insured health plan, HMO, or a non-profit health service plan, your insurance provider must:

- Cover hearing aids for children ages 0 – 18.
- Cover at least \$1,400 per hearing aid for each ear every 36 months.
- Allow you to choose a more expensive hearing aid and pay the difference.¹

Maryland law does not require that health insurance companies provide hearing aid coverage for adults. You may find that your health plan does not cover hearing aids if you are above age 18.

Cochlear implants are covered by most insurance plans if medical eligibility criteria are met.

Self-Insured Health Plans

The federal government, city and county governments, hospitals, school districts, and similar agencies often use self-insured health plans. If you are under a self-insured health plan, you may find that your health plan does not cover hearing aids, cochlear implants, and/or audiological services. Children might not be covered under their parents' self-insured health plans. Self-insured health insurance companies are allowed to decide which benefits they will pay.

Medicaid

Audiological services, including hearing aids and cochlear implants, are provided to children under age 21 who have Medicaid. In Maryland, the services are covered through the Maryland Medical Assistance EPSDT Audiology program.² To receive the services, your child or family must be found eligible for Medicaid. Children who receive SSI (Supplemental Security Income) payments qualify for Medicaid.³

¹ Annotated Code of Maryland (§15-838)

² EPSDT Audiology Manual, <https://mmcp.dhmh.maryland.gov/docs/audiologyprovidermanual-july2011.pdf>

³ Benefits for Children with Disabilities, <http://www.ssa.gov/pubs/EN-05-10026.pdf>

To apply, you can go online (<https://www.marylandhealthconnection.gov/>) or in person through the Maryland Health Department or Department of Social Services in your county.

Medicare

While Medicare Part B does cover diagnostic hearing and balance exams for the purpose of medical treatment, Medicare does not cover regular hearing exams, hearing aids, or exams for fitting hearing aids. Medigap does not cover hearing aids. If you have Medicare Advantage, your plan might cover hearing aids and diagnostic testing, but most Medicare Advantage plans do not.

For cochlear implants, Medicare provides coverage if medical eligibility criteria are met.⁴

If you have had SSDI (Social Security Disability Insurance) for at least 24 months, you are eligible for Medicare. Coverage includes Part A (hospital benefits), Part B (medical benefits), and Part D (drug benefits).⁵

Veterans

Generally, hearing aids are not provided if the hearing loss is from aging. Veterans can get hearing aids and/or cochlear implants if their hearing loss is connected to their military service or to a medical condition treated at a Veteran Affairs hospital. In special circumstances, hearing aids may be provided if the hearing loss is unrelated to military service.

To enroll, you can apply in person at any Veteran Affairs Medical Center/Clinic or online (http://www.prosthetics.va.gov/psas/Hearing_Aids.asp).

Maryland-based Medical Assistance Programs

Children's Medical Services (CMS)

CMS is a program under the Maryland Department of Health and Mental Hygiene that provides coverage of audiological services, including hearing aids and cochlear implants, for children.^{6,7} To be eligible for the CMS program, applicants must:

- Be a Maryland resident.
- Be a child or young adult from 0 to 21 years of age.
- Meet income eligibility requirements.
- Not qualify for any other source of health insurance or must have insurance that does not meet all of the child's special medical needs.

⁴ Medicare Coverage for Cochlear Implants, <https://www.cms.gov/medicare-coverage-database/details/ncd-details.aspx?NCDId=245&ncdver=2&bc=BAABAAAAAAAA&>

⁵ General Medicare Information, <http://www.ssa.gov/disabilityresearch/wi/medicare.htm>

⁶ Children's Medical Services, Maryland Department of Health and Mental Hygiene http://phpa.dhmdh.maryland.gov/genetics/SitePages/CMS_Program.aspx

⁷ Specialties typically covered by Children's Medical Services http://phpa.dhmdh.maryland.gov/genetics/docs/Specialties_Covered.pdf

- Have a diagnosed (or suspected) chronic illness or disability that needs evaluation and/or treatment.

To apply, you can go online,

(http://phpa.dhmh.maryland.gov/genetics/docs/CMS/CMS_Application_English.pdf), in person through the Maryland Health Department in your county, or call 1-800-638-8864.

Maryland Children’s Health Insurance Program (MCHIP)

MCHIP is a program under the Maryland Department of Health and Mental Hygiene that provides full health benefits for children and pregnant women of any age.⁸ MCHIP helps those who have incomes too high to qualify for Medicaid but too low to afford private health insurance. The health benefit package includes audiological services, hearing aids, and cochlear implants. To be eligible for the MCHIP program, applicants must:

- Be a Maryland resident.
- Be a child or young adult from 0 – 19 years of age.
- Not have private health insurance but still ineligible for Medicaid.
- Have countable income at or below 200% of the federal poverty level (families can pay a premium if income is between 212% and 322% of the federal poverty level).

The program might also cover children of employed parents whose employer does not offer family health insurance (Note: Even if you have health insurance, it’s best to apply and let the case manager assigned to your application determine your eligibility). Medicare recipients are ineligible for MCHIP.

To apply, you can go online (<https://www.marylandhealthconnection.gov/>), in person through the Maryland Health Department or Department of Social Services in your county, or call 1-855-642-8572.

Financial Assistance

Assistive Technology Financial Loan Program

Website: <http://www.mdmap.org>

E-mail: loans@mdmap.org

Operated by the Maryland Technology Assistance Program/Maryland Department of Disabilities, the loan program helps Maryland residents with disabilities qualify for low-interest loans to buy assistive technology, including hearing aids. All loans have below-market rates.

Maryland Hearing Aid Loan Bank

Website:

<http://www.msde.maryland.gov/NR/rdonlyres/5F4F5041-02EE-4F3A-B495-5E4B3C850D3E/32826/HALBAPPLICATION2012.doc>

E-mail: stacy.fitzgerald@maryland.gov

Operated by the Maryland Department of Education, the bank provides temporary assistance for children under age 3 who need hearing aids and/or BAHAs. Maryland families can loan the hearing aids/BAHAs for 6 months.

⁸ Children’s Health Insurance Program, Maryland Department of Health and Mental Hygiene
<https://mmcp.dhmh.maryland.gov/chp/sitepages/home.aspx>

Maryland Division of Rehabilitation Services

Website: <http://www.dors.maryland.gov>

E-mail: dors@maryland.gov

Maryland's vocational rehabilitation services may provide hearing aids and assistive devices for qualifying adults who want to maintain current employment or are seeking employment. Eligibility can be determined by meeting with a DORS Rehabilitation Specialist.

CareCredit

Website: <http://www.carecredit.com>

E-mail: info@carecredit.com

CareCredit provides financing for the purchase of healthcare products including hearing aids using "no interest" and "low interest" payment plans. Ask your hearing aid provider if they offer hearing aid financing through CareCredit.

The Hearing and Speech Agency

Website: <http://www.hasa.org>

E-mail: hasa@hasa.org

HASA provides audiology services and hearing aids. HASA offers a sliding fee scale for low-income individuals who qualify. HASA also offers 0% financing through CareCredit. Individuals can apply for financial aid at HASA.

AUDIENT (Alliance for Accessible Hearing Care)

Website: <http://www.audientalliance.org>

E-mail: hear@epichearing.com

AUDIENT is a nationwide program that helps those in need obtain hearing aids at a reduced cost. The program provides assistance to people of any age whose income is up to 250% above the national poverty level.

Civic Organizations

Many community service organizations receive charitable donations to help provide hearing aids and other devices for individuals in need of help. Below is a listing of the national offices, who can assist you in finding your local organizations and/or available funding resources.

Travelers Protective Association Scholarship

Website: <http://www.tpahq.org>

E-mail: support@tpahq.org

TPA has assisted more than 4,900 individuals of all ages by providing over \$2 million in financial support. Applications are due by March 1st every year. Applicants demonstrating the greatest financial need are given preference.

Starkey Hearing Foundation

Website:

<http://www.starkeyhearingfoundation.org>

E-mail: hearnow@starkeyfoundation.org

Starkey Hearing Foundation's Hear Now program provides hearing aids to low-income children and families. They will donate a new Starkey hearing aid if the hearing aid dispenser donates their services.

Miracle-Ear Children's Foundation

Website: <http://www.miracle-ear.com/en-us/miracle-ear-foundation>

Miracle-Ear assists underserved individuals with hearing losses especially those who have been unable to obtain assistance through other resources and have an income level that does not allow public support.

Civitan InternationalWebsite: <http://www.civitan.org>E-mail: civitan@civitan.org**Lions Clubs International**Website: <http://www.lionsclubs.org>E-mail: programs@lionsclubs.org**Quota International**Website: <http://www.quota.org>E-mail: staff@quota.org**Sertoma International**Website: <http://www.sertoma.org>E-mail: Infosertoma@sertomahq.org**Kiwanis International**Website: <http://www.kiwanis.org>E-mail: memberservices@kiwanis.org**Pilot International**Website: <http://www.pilotinternational.org>E-mail: <http://www.pilotinternational.org/contact-us>**Rotary International**Website: <http://www.rotary.org>E-mail: <http://www.rotary.org/en/contact>

FAQs

How much does a hearing aid typically cost?

In general, a hearing aid can range in cost from \$1,000 to \$4,000. If you have a fully-insured health plan, HMO, and non-profit health service plan in Maryland, you may still end up paying a difference, since the required minimum coverage is \$1,400 per hearing aid.

How do I know if my health insurance plan covers hearing aids and/or cochlear implants?

Always check with your health insurance provider to see if full or partial coverage is available. There are very specific guidelines and paperwork necessary for proper processing of coverage. Most plans have a toll-free number for member services listed on the insurance card. Be sure to ask the following questions:

1. What is the health plan benefit for hearing aids/cochlear implants?
2. Do I have to use specific providers? If so, may I have a list of providers in my area?
3. If the health plan has an allowance of benefit, do I have to pay the provider the full amount and then submit paperwork to get reimbursed? Can the provider bill the health plan directly?
4. Is the benefit limited to specific hearing aid/cochlear implant models or technology?
5. What does “routine” mean? If your benefit covers “routine” examinations or hearing aids, ask your plan representative to specifically define what “routine” means.
6. Are there medical eligibility criteria for hearing aid/cochlear implant coverage? If you see the phrase “medically necessary audiological services,” ask your plan representative to explain what that means and if you need to meet any medical criteria. Some health plans may require that your hearing loss must be a certain degree in order to receive the benefit.

My health plan doesn't cover hearing aids. What can I do?

Please see the section on “Financial Assistance.” Also ask your local audiologists, hearing aid sellers, or manufacturers if they have reconditioned hearing aids, payment plans, or special programs.

Who are the manufacturers of hearing aids and cochlear implants?

Please see below. Some manufacturers may be able to provide financial assistance.

Hearing Aids

Oticon (<http://www.oticonusa.com/>)

Phonak (<http://www.phonak.com/>)

Widex (<http://www.widex.com/>)

Unitron (<http://unitron.com/>)

Starkey (<http://www.starkey.com/>)

Resound (<http://www.resound.com/>)

Cochlear Implants

Advanced Bionics (<http://www.advancedbionics.com/>)

Cochlear Americas (<http://www.cochlear.com/>)

Med-El (<http://www.medel.com/>)