



Fact Sheet: Hearing Aids, Health Benefits and Insurance Coverage

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.
5. Hearing loss affects a large percentage of the population. According to the National Center for Health Statistics (2006), 37 million adults in the United States had trouble hearing.
6. 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.

7. Hearing aids are a major uncovered health care expense. The average cost of a hearing aid in 1997 was \$971. By 2004, this increased to \$1,800. Since most people have hearing loss in both ears, the expense is considerable for the individual.
8. 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.
9. Some insurance policies cover hearing aids. This has had a negligible effect on premiums to date.
 - 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.
 - Federal Employee Health Benefit Plan (FEHB) – Several of the FEHB insurance plans have expanded their coverage to include coverage of hearing aids for adults. The Federal Government is the largest employer in the US. FEHB covers some 8 million federal employees, retirees and their dependants.
 - Tricare – Active and retired military personnel and their dependants.
 - Veterans Administration – the VA will cover the cost of hearing aids for service-related hearing loss.
 - In the States – recent legislation in some states have mandated health insurance coverage for of hearing aids, typically for dependant children, but in a few states all are covered. Visit <http://www.hearingloss.org/advocacy/govtassistance.asp> for a list of state insurance laws.