



Cochlear Implants: Insurance Coverage

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Insurance Coverage for Your Cochlear Implant Surgery, Activation and Beyond

Estimated Average Cost for Surgery

In 2008 the approximate cost of getting a cochlear implant surgery was \$70,000. According to the University of Miami School of Medicine, the range is about \$50,000 to \$100,000, depending on medical and non-medical factors. This includes the various evaluations prior to surgery, hospital costs, physicians' fees (surgeon, anesthesiologist), medication used, operating room supplies, the device itself, and programming the device during the first year. In spite of the great expense involved, cochlear implants have consistently ranked among the most cost-effective medical procedures done.

Costs after Surgery

Ongoing costs after getting an implant include batteries, cables, and other supplies. Sometimes insurance will cover these costs.



Before Your Surgery is Scheduled, Get Pre-Approval

As a candidate for a cochlear implant, you should make every effort to have your cochlear implant surgery pre-approved by your insurance company and to check your insurance policy for coverage. You can also call your health plan's customer service number for information. Insurance companies will expect a letter from your physician (CI surgeon) citing the medical necessity for the surgery and will sometimes ask for more information.

Insurance Coverage

More than 90 percent of commercial health insurance policies or health plans provide full or partial coverage of cochlear implant surgery. In addition, Medicare, Veterans Administration, and TRICARE provide coverage. Federal law requires all state Medicaid agencies to provide coverage for individuals under age 21. For adults, coverage varies by state.

What to Do If Your Health Plan Doesn't Appear to Cover Cochlear Implants

Some health plans do not actually list cochlear implants as a covered benefit. If yours is one of them, read their coverage policy on prosthetics/orthotics, because cochlear implants fall into this category. If you meet the policy's prosthetics/orthotics requirements, the company should cover the cost of your cochlear implant. You should also check to make sure the benefits booklet does not inaccurately categorize cochlear implants as hearing aids; this is a common reason for denial.

Get Help from Manufacturers and Clinic Staff

All three cochlear implant manufacturers have insurance reimbursement specialists who can work on your behalf to obtain insurance approval for your surgery. In addition, cochlear implant clinics themselves have insurance personnel on their staff to help get insurer approval.

Also Check the Manufacturer's Website

Be sure to check the website of the manufacturer of the brand you have chosen and see what they say about getting insurance coverage for your surgery and afterward.

Advanced Bionics:

http://www.bionicear.com/Support_Center/Customer_Support/Insurance_Reimbursement/Consumers.cfm?langid=1

Cochlear Americas:

<http://www.cochlearamericas.com/support/42.asp#How%20do%20I%20start%20the%20process%20to%20find%20out%20if%20I%20am%20eligible%20for%20coverage>

MED-EL:

http://www.medel.com.ar/ENG/US/10_Understanding_CI/30_CI_Process/160_reimbursement.asp

What to Do If You are Denied Coverage

The first thing you need to do is find out WHY you were denied. Get the denial in writing. Your appeal should be based on the reason for denial, as indicated in the document you obtained from your insurance company. If no specific reason is given, contact the company and ask for more information about the denial; try to find out exactly why you were denied. Then share this information with the cochlear implant center's reimbursement specialist for help. In addition, the manufacturer's insurance reimbursement people can help.

Other Resources When You Can't Get Insurance Coverage

An additional resource to turn to is Otologic Management Services (OMS) Insurance Support, which helps patients obtain insurance coverage. While they are associated with Cochlear Americas, they work with individuals having other brands of implants. Their services are free of charge. They also help with getting coverage of bilateral implants. You can call them at 800-633-4667 or visit their website: <http://www.omsinsurancesupport.org>.

Residents of Northern Virginia can contact Legal Services of Northern Virginia (LSNV), which offers free assistance and representation to people with disabilities. They can assist you with appeal of a denial. Check their website at www.lsnv.org

Determining Costs to the Individual

A patient may be financially responsible for part of the payment for a cochlear implant. If you have been told that cochlear implants are covered by your insurance carrier, ask for verification and find out how much of the cost will be covered. For example, one insurance company may cover 80% of the cost and you will be responsible for the remaining 20%; another company may cover 100% of costs.

Help if You Cannot Pay

If you find that you must pay for part of the total cost, most hospitals have an office that will work with you to set up a payment plan. Be sure to discuss this with the cochlear implant center before you commit to going ahead with the surgery.

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