



Financial Assistance for Buying Hearing Aids

Northern Virginia Resource Center for Deaf and Hard of Hearing Persons

3951 Pender Drive, Suite 130 • Fairfax, VA 22030
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The right hearing aid is an investment that brings a valuable return. Satisfied users never want to go back to the days of struggling without a hearing aid. If their hearing aid quits, they want it fixed or replaced immediately.

Hearing aids cost more than a pair of glasses because hearing is much more complicated to correct than vision. You can't just put on a new hearing aid and walk out the door all fixed like you can with a new pair of glasses. A hearing aid requires individualized adjustments and training to get the most out of it, especially if you are a first-time user. If your hearing aid dispenser will not provide that training, take your business somewhere else.

Unrealistic expectations (expecting a hearing aid to immediately solve your problems with hearing) and lack of training are the main causes of hearing aid "failure" and result in many hearing aids being worn only by a dresser drawer. Don't let this happen to you!

Hearing aids are expensive. Often you will have to pay most or all of the cost yourself. Resources are available if you can't afford the hearing aid, but they are hard to track down. We hope this fact sheet will help.

Be persistent in requesting financial help for your hearing aid if you need it. The investment in time and money will pay off in future health and happiness. Get the hearing aid you need.

PRIVATE INSURANCE PROGRAMS

PRIVATE HEALTH INSURANCE

Hearing aids are a major health care expense. Most insurance offered through an employer will pay for the hearing test and doctor visit, but will not cover the cost of the hearing aid. This is beginning to change, so always check first with your insurance provider or the Human Resources office where you work.

Some companies now ask their insurance provider to include coverage for hearing aids. You have a better chance of getting that coverage if you belong to a union that negotiates insurance coverage. A number of teamster plans pay for hearing aids, and so do some of the large manufacturing companies. Any insurance company can offer this coverage if the employer requests it.

NVRC working for years to educate federal and state legislators on the importance of requiring coverage of hearing aids and related services by health insurers.

Check the Hearing Loss Association of America (HLAA) web page for updated information on Hearing Aid Legislation at:
www.hearingloss.org

GOVERNMENT PROGRAMS

1. MEDICAID

Medicaid in Virginia does not cover hearing aids for people over age 21.

1-800-552-8627 V

(Long message, stay on line for rep.)

2. MEDICARE

Medicare does not provide hearing aid coverage. Doctor visits are covered only if there is a medical reason. They will not pay for doctor visits if the only purpose is to buy a hearing aid.

Social Security Teleservice Center
(Answers general questions about Social Security and Medicare)

1-800-772-1213 V

1-800-325-0778 TTY

If you receive Medicare through an HMO, talk to your primary care doctor before you buy a hearing aid. Some HMOs will help you pay for hearing aid, and all will pay for a hearing test after referral from your primary care physician. AARP United Healthcare Medicare Supplement plan does not cover hearing aids.

3. VETERANS ADMINISTRATION

Congress changed the qualification for veterans to obtain hearing aids from the VA in 1996. You can now qualify for a free hearing aid if you have a 10% service-connected disability (for any reason) and hearing loss.

To apply for service-connected disability and pension compensation, you must fill out a VA form 526.

Veterans with very low income may be eligible for health care through the VA. This will cover hearing aids and may also include TTYs, telephone amplification devices, personal listening systems, and cochlear implants.

1-800-827-1000 Voice

1-800-829-4833 TTY

For advocacy and information, you can contact:

Veterans Organization for the
Hearing Impaired

Dr. Henry Tobin

202 Sunnyking Drive

Reisterstown, MD 21136

410-526-6929

Dr. Tobin provides support and information to veterans with hearing impairments.

4. TRICARE

The Defense Reauthorization Act of 2001 changed the Dept. of Defense health care program TRICARE (formerly known as CHAMPUS), serving the military, dependents, and retirees.

Hearing aids are covered in certain circumstances as a prosthesis. Dependents receive coverage only if they have profound hearing loss as determined under standards and regulations. The devices and services for people with disabilities and chronic illnesses have expanded – “any equipment” or “any rehabilitative therapies” that improve, restore or even prevent.

NONPROFIT SPEECH AND HEARING CENTERS

1. BLUE RIDGE SPEECH AND HEARING CENTER

Works with all individuals with hearing loss. Loudoun County residents receive services at a discounted rate. Provides diagnostic evaluation for age 2 and up. Hearing aids are dispensed by nationally certified audiologists. Hearing aid consultations and demonstrations are free of charge. If a purchased aid is returned, the cost is refunded minus a fitting fee. Hearing aid repairs are also provided at a reduced cost to anyone who lives in Northern Virginia. Funding for some hearing aids is available through trusts and programs.

19465 Deerfield Ave, Suite 201
Lansdowne, VA 20176
703-858-7620 Voice/TTY
703-858-7657 FAX
info@speechhearing.org
www.speechhearing.org

2. GALLAUDET UNIVERSITY HEARING AND SPEECH CENTER

This teaching clinic provides a full range of

hearing and speech-language services to clients of all ages. You do not need to be A student, faculty, or staff of the university.

The center can give hearing aid evaluations, hearing aid check,s and sell hearing aids.

800 Florida Avenue NE
Washington, DC 20002-3695
(SLCC Building, 2nd FL, Room 2200)
202-651-5328 Voice/TTY
http://hsls.gallaudet.edu/hearing_and_speech_center/

CENTERS FOR INDEPENDENT LIVING

Centers for Independent Living have “Part B Funds” for people who need assistive technology or other services in order to live more independently. These funds can be used to purchase hearing aids for people with a low income and no other source of assistance.

1. ENDEPENDENCE CENTER OF NORTHERN VIRGINIA

2300 Clarendon Blvd, Ste 305
Arlington, VA 22201
703-525-3268 Voice
703-525-3553 TTY
703-525-3585 FAX
info@ecnv.org
www.ecnv.org

Serves Arlington, Alexandria, Fairfax, Falls Church and Loudoun areas.

2. INDEPENDENCE EMPOWERMENT CENTER

9001 Digges Road, Suite 103
Manassas, VA 20110
703-257-5400 V/TTY
703-257-5043 FAX
info@ieccil.org
<http://www.ieccil.org>

Serves Greater Prince William and Fauquier Counties.

STATE RESOURCES

1. NEWWELL FUND

Helps Virginians with disabilities obtain loans to buy assistive technology. Sun-Trust bank is a partner with the Loan Fund Authority.

1-866-835-5976 Voice/TTY Toll Free
804-662-9000 Voice/TTY
804-662-9533 Fax
atifa@atifa.org
www.atifa.org

3. DEPARTMENT OF REHABILITATIVE SERVICES

Provides employment-related services for low-income deaf and hard of hearing persons. May include payment for hearing aids if they are needed to help find or keep a job.

Mary Nunnally, Program Coordinator
Deaf and Hard of Hearing
Services
8004 Franklin Farms Drive
PO Box K-300
Richmond, VA 23288-0300
1-800-552-5019 Voice
1-800-464-9950 TTY
804-662-7614 Voice-TTY
804-662-9140 FAX
marynunnally@drs.virginia.gov

4. FAMIS

Family Access to Medical Insurance Security (FAMIS) Plan provides low-cost medical insurance for children of working families. May help to cover costs of hearing aids or related services.

For children age 18 and under who haven't had insurance for the past 6 months, are not covered by other programs, and meet

income guidelines.

Applications are accepted over the phone.

Hours are 8 am to 8 pm Monday through Friday and 9 am to 12 pm on Saturday.

1-866-873-2647 Voice
1-888-221-1590 TTY
www.famis.org

HEARING AID BANKS

1. LIONS CLUB (LOCAL)

Provides reconditioned hearing aids or manufacturers' closeout units for people with limited financial resources. The hearing aids are standard, and most are behind-the-ear aids. Referrals must be made through Social Services to establish that financial need exists.

HEARING AID ASSISTANCE

The University of Virginia, Division of Audiology provides hearing testing for indigent individuals throughout Virginia.

If the individual is not sponsored or referred by a Lions Club initially, they will submit an application for financial assistance to the Lions Club nearest to where the individual resides after exhausting all other possible assistance.

If the Lions Club sponsors the individual, the Club will pay \$125 per aid. This covers the cost of a new behind-the-ear style hearing aid with a 1 year warranty, the ear mold and the follow-up fitting.

The Virginia Lions Hearing Foundation
& Research Center, Inc.
PO Box 800477
Univ. of Virginia Health System
Charlottesville VA 22908-0477
434-296-LION (5466)
vlhf@virginia.edu

2. HEAR NOW/STARKEY FOUNDATION

National program that provides hearing aids and cochlear implants for individuals with limited financial resources.

Coordinates the National Hearing Aid Bank, Which distributes new and reconditioned hearing aids through a network of hearing health providers nationwide.

Eligibility determined by several factors set down by the HEAR NOW program.

The Starkey Hearing Foundation
6700 Washington Avenue South
Eden Prairie, MN 55344
1-800-328-8602 Voice
<http://starkeyhearingfoundation.org/heard-now.php>

RESOURCES FOR CHILDREN

1. DISABLED CHILDREN'S RELIEF FUND

Provides funding directly to the institution providing the service. Both hearing aids and related services may be covered by a grant.

The health care professional as well as the parent/guardian must sign the application form.

Funds of up to \$1,000 are available with preference given to children not covered by health insurance, especially those who are physically disabled.

PO Box 89
Freeport, NY 11520
516-377-1605
www.dcrf.com

2. HIKE FUND (JOB'S DAUGHTERS)

The International Order of Job's Daughters supports this Hearing Impaired Kid's Endowment to provide hearing aids for those who are in financial need. For an application, contact:

The HIKE Fund, Inc.
c/o HIKE Board Executive Secretary
10115 Cherryhill Place
Spring Hill FL 34608-7116
ceterrill@aol.com
www.thehikefund.org

3. MIRACLE-EAR CHILDREN'S FOUNDATION

Provides free hearing aids and services to children under age 16 whose families do not qualify for public assistance, yet cannot cover the cost of hearing aids.

This is a "last resort" type of program where the child must be unable to get a hearing aid through publicly-supported programs or private insurance.

Evidence of written rejection by other programs is sometimes necessary before the child will be considered eligible for this program.

1-800-234-5422 Voice

www.miracle-ear.com/childrenrequest.aspx

4. EARLY INTERVENTION PROGRAMS

Many children who are born with impaired hearing can qualify for hearing aids and related services through their local early intervention program.

5. HUMAN/SOCIAL SERVICES

Children who are adopted may qualify for hearing aid coverage through local departments of human or social services.

OTHER RESOURCES

TRAVELERS PROTECTIVE ASSOCIATION SCHOLARSHIP TRUST OF THE HEARING IMPAIRED

Provides assistance to persons who would benefit from mechanical devices, medical care, specialized education or treatment, and are unable to provide the funds themselves.

There is no restriction on age, sex, race, or creed. You must be a U.S. citizen. Grants may be used to purchase hearing aids or assistive listening equipment, or to help with the cost of a cochlear implant.

To receive an application for aid, send your name and address to:

TPA Scholarship Trust for the
Hearing Impaired
3755 Lindell Blvd.
St. Louis, MO 63108-3476
314-371-0533 Voice

NVRC appreciates your support.

**To learn more about
our programs and services,
visit our website at:
www.nvrc.org**
