

Paying for Hearing Aids for your child

Hearing aids are a significant expense. Many families find that they need assistance and there are several programs available.

Check with your audiologist about loaner hearing aids. Loaner hearing aids are available to any family, living in Arizona, through the EAR Foundation of Arizona's HEAR for Kids program. Generally loaners are available for up to six months. Longer loan periods are possible for extenuating circumstances such as assessment for cochlear implantation. The program is funded through grants and donations.

You should begin the process of finding out how you will pay for permanent hearing aids as soon as possible. It may take several months to determine eligibility for some programs. The answers to some of the questions below may help you find the assistance that is right for your family.

Is your child enrolled in an AHCCCS or KidsCare health plan?

YES → *Your child is probably eligible for full coverage through the Children's Rehabilitative services (CRS). Other programs will not cover you if you are eligible for CRS.*

NO → *You may be eligible for other programs as described below↓*

Does your insurance plan cover hearing aids?

YES → *Check with your plan to determine if there are any restrictions on coverage*

NO → *There may be an appeals process to challenge limits or restrictions on coverage. You may be eligible for other programs↓*

Do you have limited financial means?

NO → *Ask your audiologist if the office/facility where you are receiving audiological services can provide a payment plan.*

YES → *There are several programs that have eligibility based on financial need. Your audiologist may participate in some of the following:*

- HEAR for Kids
- UnitedHealthCare Foundation for Children (higher income levels)
- Starkey Foundation's HEAR NOW
- Lions Affordable Hearing Aid Program

Each of the programs is described in more detail on the next few pages. Please discuss with your audiologist as they have experience with each of the programs. Note that some programs may require you to change providers.

Children's Rehabilitative Services

CRS is a state funded program.

Eligibility

Generally children who are covered by one of the Arizona Health Care Cost Containment System (AHCCCS) or KidsCare plans are eligible for full coverage. Children must be LEGAL RESIDENTS of Arizona.

Additional Services

Specialty medical services such as ENT, Genetics, Ophthalmology and others are also available through the CRS clinic to enrolled children who qualify medically.

Cost to the Family

There are no costs to the family for hearing aids, earmolds or fitting fees for those who meet the financial criteria. The hearing aids have a two year loss and damage warranty. In the event of loss or damage of the patient's original CRS hearing aid(s), families are encouraged to purchase insurance for the replacement aid(s) through a designated hearing aid insurance company recommended by CRS. The hearing aids are not replaced more often than every 3 years unless there is a significant change in hearing.

HEARING AIDS

Most CRS facilities have a contract with a manufacturer to provide most of their hearing aids. Facilities may go off contract if there is not an appropriate hearing aid on contract.

Applications

http://www.azdhs.gov/phs/ocshcn/pdfs_files/crs/crs_referral_form_revised_07_05_07.pdf
http://www.azdhs.gov/phs/ocshcn/pdfs_files/crs/crs_financial_application_042507.pdf

HEAR for Kids

HEAR for Kids is a program of the EAR Foundation of Arizona. Most of the funding is provided by St. Luke's Health Initiatives and private donations. Authorization is generally available within 48 hours of the application.

Eligibility

Eligibility is based on income. If the child is covered by AHCCCS or KidsCare or have other insurance which covers hearing aids, they are not eligible for HEAR for Kids. Children must be currently living in Arizona to be eligible.

Income

Total Household income for the past 12 months: *Include: Wages/Salary, Pension, Social Security, Child Support and any other income.*

Expenses

Total Allowed Deductions for the past 12 months: *Include: Total medical/dental not paid for by health insurance or third party, Annual rent or mortgage payment, Annual payments for primary vehicle. For dependant care, use the following calculations:*

Number of children in childcare _____ x \$200 x number of months _____ = _____

Number of incapacitated adults receiving care _____ x \$100 x number of months _____ = _____

Determine eligibility by subtracting amount in the **Expenses** section from the amount in the **Income** section and reviewing the following chart (current as of 3/2010).

<i>Number in Family</i>	<i>Annual Income</i>	<i>Number in Family</i>	<i>Annual Income</i>	<i>Number in Family</i>	<i>Annual Income</i>
1	\$16,245	3	\$27,465	5	\$38,685
2	\$21,855	4	\$33,075	6	\$44,295

For each additional person, add \$5,610

Cost to the Family

There are no costs to the family. Earmolds are covered for the first year as many times as needed. Earmolds may be covered after the first year if the family continues to meet financial criteria. Repairs or new aids are covered as needed if the family qualifies.

HEARING AIDS

Any aid selected by the audiologist with 1 or 2 year warranty. There is no restriction on type of hearing aid although the least expensive aid available with the features needed is generally purchased to ensure that the funding is available for all in need. Some repairs and replacement of cochlear implant parts may also be available.

Applications

Applications can be downloaded on the EAR Foundation website at <http://www.earfoundationaz.com> but must be submitted by the audiologist who will be helping select and fit the hearing aid/s.

If you have questions you can call 602-690-3975 or email lylisolsen@msn.com

UnitedHealthCare Children's Foundation

The UnitedHealthcare Children's Foundation is a 501(c)(3) non-profit charity dedicated to facilitating access to medical-related services that are not fully covered by the available commercial health benefit plan. This "support" is in the form of a medical grant to be used for medical services not covered or not completely covered by commercial health benefit plans

Eligibility

Information is current as of March 2010. Check the website for current criteria. Income criteria for this program are significantly higher than either HEAR for Kids or HEAR Now. The criteria are no more than \$20,000 per family member. For example, if you are a family of three and your most recently filed IRS 1040 indicates that your Adjusted Gross Income is \$60,001 or more, you are not eligible.

The applicant must be 16 years old or younger and live in the United States. The applicant must be covered by a commercial health benefit plan and limits for the requested service are either exceeded, or no coverage is available and/or the co-payments are a serious financial burden on the family. The UnitedHealthcare Children's Foundation requires a commercial health benefit plan. If your health plan is an AHCCCS or KidsCare plan you will not be eligible for this grant but should be eligible for CRS. See the full application for further criteria.

Cost to the Family

There does not appear to be any cost to the family. See program specific guidelines under application.

HEARING AIDS

There does not appear to be any restriction on types of hearing aids other than a limit of \$5,000 or 85% of the fund balance, whichever amount is less per year. Awards to any one individual are limited to a lifetime maximum of \$7,500.

Application

<http://www.uhccf.org/>

It may take up to two months to hear back from the Board about your application. Funding may be limited and you are competing with other applications for funding.

Starkey Foundation's HEAR Now Program

Eligibility

All applicants are asked to call Hear Now to discuss eligibility for the program. Please call 800-648-4327. Information is current as of March 2010. Check the website for more current information.

Income Guidelines: All income figures are NET. NET means the amount received by all those in the household.

Size of Family unit	HEAR NOW Income Guideline	Size of Family unit	HEAR NOW Income Guideline
1	\$17,867	4	\$36,137
2	\$23,957	5	\$42,227
3	\$30,047	6	\$48,317

NOTE: For family units with more than 6 members, add \$6,090 for each additional member.

HEAR Now also considers family assets such as savings, retirement funds, life insurance and annuities

Cost to the Family

The family is responsible for finding a hearing health care professional willing to work with them and the HEAR NOW Program. **HEAR NOW does not provide a list of hearing health care professionals or make referrals to practitioners.** Check the listings in your local phone book under "Audiologists" and/or "Hearing Aids" and call to ask if they are a HEAR NOW provider. If they are a provider, ask if they can take you on as a new client. Most pediatric audiologists in Arizona are not participating providers and you may be responsible for the cost of the fitting and programming of the hearing aids.

The client is responsible for the cost of the evaluation/assessment AND the non-refundable processing fee to HEAR NOW. Once the aids are provided, the client is responsible for the purchase of batteries and extended warranty coverage for the aids.

HEARING AIDS

The hearing aids are selected by the Foundation and will be Starkey products. Starkey makes behind-the-ear, in-the-ear and bone conduction hearing aids. A one year warranty is provided. Check with your audiologist to make sure that these hearing aids will meet your child's needs before pursuing this option.

Application

<http://www.sotheworldmayhear.org/pdfs/Form7970-03-EE-XX-C-2008.pdf>

Lions Clubs

Some Lions clubs participate in a program that the International Lions calls their Affordable Hearing Aid Program (AHAP).

Eligibility

Eligibility is income based and is determine by the individual club. Most range between 150-200% of poverty.

HEARING AIDS

The hearing aids available through the Lions clubs are REXTON brand, Models Targa 3 P and Targa 3HP. Normally they would be fit by an audiologist or hearing aid dispenser associated with a specific club. Talk with your audiologist to see if this aid is appropriate for your child's needs before pursuing this option.

Application

Each club has their own criteria and application forms. You can locate a club near you by going to the Lions International website.

<http://www.lionsclubs.org>

For further information on the program, contact the Lions AHAP office at 1-630-468-6771 or e-mail LionsAHAP@lionsclubs.org.

Other Options

Sertoma Clubs

Sertoma stands for SERvice TO Mankind. Sertoma clubs are encouraged to assist the more than 24 million Americans who have speech and hearing disorders. There are several clubs located in Arizona. Additional information can be found at

<http://www.sertoma.org>.

Other Organizations

There may be other resources in your community including service clubs similar to Lions or Sertoma or churches that are willing to help with the costs of hearing aids.