



Funding Sources for Hearing Aids and Hearing Assistive Technology for Deaf, Hard of Hearing, and Deaf-Blind

Funding Sources for Hearing Assistive Technology

Hearing aids range in cost from \$1000 and \$4000. This cost is not affordable for many people and previously many insurance companies did not provide coverage for hearing aids. The State of Wisconsin now requires health insurers to offer coverage for hearing aids and cochlear implants for children up to age 18. (See the Wisconsin Law at <http://www.legis.state.wi.us/2009/data/acts/09Act14.pdf>.) Various programs to assist low-income people to acquire hearing aids exist at both the state and national levels. In addition, many Deaf, Hard of Hearing, and Deaf-Blind (D/HH/DB) require additional hearing assistive technology (HAT) to increase their ability to be active members of their families, workplace and communities. The Telecommunications Equipment Purchase Program (TEPP), funded through the Universal Service Fund (USF) is available to Wisconsin residents of any age or income to buy equipment they need in order to use basic telephone services.

Funding for Hearing Aids

Health Care Plan

A person who is purchasing hearing aids should first check their health plan (including TRICARE for active/retired military personnel and their dependents). If a copy of the plan is not available, the employer's benefits manager can provide one. The American Speech-Language and Hearing Association (ASHA) recommends that insured persons look for:

- Terms such as: audiology, hearing care, other rehabilitation or other medically necessary services.
- Limitations and exclusions of coverage.
- Coverage of both evaluation and treatment services.

Further clarification may be requested in writing from the health plan.

You can to contact ASHA for information on insurance coverage of hearing aids, cochlear implants and related services. ASHA keeps abreast of current developments and changes in the coverage of hearing health care expenses by private insurance, Medicaid, and Medicare. Contact ASHA at:

American Speech-Language Hearing Association

Health Care Financing Division
1080-1 Rockville Pike
Rockville, MD 20852
301-897-5700 Voice/ TTY
800-638-8255 Voice/ TTY

www.asha.org



Government Agencies:

Division of Vocational Rehabilitation (DVR)

DVR will provide services to consumers who are deaf, hard of hearing or deaf-blind who meet DVR eligibility requirements. Assistance with hearing aids and other assistive listening devices might be provided to consumers who need such devices to secure or retain employment. There are DVR offices located all around the state. Visit the DVR website at <http://dwd.wisconsin.gov/dvr/default.htm> for office contact information.



U.S. Veterans Administration (VA)

Veterans Administration will provide hearing aids and eyeglasses to veterans who receive increased pension based on the need for regular aid and attendance or being permanently housebound, receive compensation for a service-connected disability or are former POWs or received a Purple Heart medal. Otherwise hearing aids and eyeglasses are provided only in special circumstances and not for normally occurring hearing or vision loss. For additional information, contact the prosthetic representative at the nearest VA health care facility. (Taken from *Federal Benefits for Veterans and Dependents, 2008 Edition.*) To locate a VA medical facility in Wisconsin see the following website or contact ODHH for assistance: <http://www.va.gov/statedva.htm>. Also see the Wisconsin Department of Veterans Affairs website at <http://dva.state.wi.us> for information and to find a Veteran Service Office near you.



Medicare

Medicare specifically excludes hearing aids and exams for fitting hearing aids. Hearing and balance exams are covered only if ordered by a doctor to determine appropriate medical treatment. Standard qualifications for the Medicare program apply. Coverage is available, however, for cochlear implantation if all criteria for Medicare coverage are met.

Wisconsin Medicaid - General Eligibility

Medicaid is a joint federal/state program established in 1965 under Title XIX of the Social Security Act to pay for medical services for people with disabilities, people 65 years and older, children and their caretakers, and pregnant women who meet the program's financial requirements. The purpose of Wisconsin Medicaid is to provide reimbursement for and assure the availability of appropriate medical care to persons who meet the criteria for Medicaid. Wisconsin Medicaid is also known as the Medical Assistance Program, Title XIX, or T19. Speech, hearing and language disorder services are covered (see <http://www.dhs.wisconsin.gov/publications/po/p00079.pdf>). For more information on Wisconsin Medicaid, go to <http://dhs.wisconsin.gov/medicaid/>. Hearing aids and cochlear implants are covered services under some plans for Medicaid eligible recipients.



Katie Beckett Medicaid Eligibility Option

The Katie Beckett Program is a special eligibility process that allows certain children who are residents of Wisconsin with long-term disabilities or complex medical needs, living at home with their families, to obtain a Wisconsin Medicaid card. Children who are not eligible for other Medicaid programs because of the income or assets of their parents are too high, may be eligible for Medicaid through the Katie Beckett Program, if they meet all the eligibility criteria for children with complex medical or behavioral needs. Information on Katie Beckett Program is available at

<http://www.dhs.wisconsin.gov/children/kbp/index.htm> or by calling the ODHH Regional Office in your area.



Wisconsin Infant/ Children's Statewide Hearing Aid Exchange Service (WISHES)

The WISHES program provides **hearing instruments for a 6 month loan period** to newly identified deaf and hard of hearing children who are not Medicaid eligible or do not have other hearing aid insurance coverage (children ages 0-3 will be given priority). This temporary assistance is intended to bridge the gap between identification of a hearing loss and obtaining the financial means to purchase personal amplification or for children awaiting cochlear implant surgery. Families can access the program through their clinical audiologist. http://www.wesp-dhh.wi.gov/wesp/out_wishes.cfm.



WisLoan Program

WisLoan is an alternative loan program for persons with disabilities, including people who are Deaf, Hard of Hearing, and Deaf-Blind in Wisconsin who want to buy equipment such as hearing aids, modified vehicles, wheelchairs and ramps. The program is open to Wisconsin residents of all ages who have a disability. There are no income requirements, and individuals are not required to exhaust personal or public funding before receiving services. Under the program, banks provide loans to qualified borrowers. Loan amounts depend on the item purchased and the ability to repay the loan. For a WisLoan Fact Sheet, go to <http://dhs.wisconsin.gov/disabilities/wistech/factsheet.htm>.



You may also call 414-226-8306 or toll free 877-463-3778. Independent living centers throughout the state provide technical assistance, applications, and assistive technology services. To find an independent living center in your area, go to <http://dhs.wisconsin.gov/disabilities/Physical/ILCs.htm> or contact the ODHH Regional Office in your area.



Wisconsin First Step

Wisconsin First Step is a statewide information and referral hotline that serves families with children and youth who have special needs. The line is operated 24 hours/day, 7 days a week. Wisconsin First Step has two components. It serves as the Central Directory for Wisconsin's Birth To 3 Program and it works closely with the Regional Centers for Children and Youth With Special Health Care Needs to provide a network of services for families and providers. The hotline number is 1-800-642-7837 or <http://www.mch-hotlines.org/?id=4575&sid=33>.



Private Agencies:

ABC for Health

ABC for Health is a Wisconsin-based, nonprofit public interest law firm dedicated to linking children and families, particularly those with special health care needs, to health care benefits and services. ABC for Health's mission is to provide information, advocacy tools, legal services and expert support needed to obtain, maintain and finance health care coverage and services. Contact Information: ABC for Health, Inc., 152 W. Johnson St., Ste. 206, Madison, WI 53703-2213; 608-261-6939; toll free: 1-800-585-4222; fax: 608-261-6938; Email: info@safetyweb.org; www.abcforhealth.org

AUDIENT Alliance for Accessible Hearing Care

Audient is a non-profit program that provides affordable access to hearing care to people with limited financial resources. Through this program, hearing care professionals and suppliers offer their services to the AUDIENT Program, so that services can be made available at a greatly reduced cost. Applicants must meet income eligibility requirements. Once a person is determined to be eligible for the program, they are referred to the AUDIENT program partner, Ear Professionals International Corporation (EPIC), who then refers them to an AUDIENT program partner provider in their area. To obtain more information for how to qualify for reduced cost of care, contact AUDIENT at 877-283-4368 or visit their website at <http://www.audientalliance.org/>.



HIKE Fund, Inc. (The Hearing Impaired Kids Endowment Fund)

The HIKE Fund, Inc. is the continuing philanthropic project of Jobs Daughters International. The purpose of the Fund is to provide hearing devices for children with hearing losses between the ages of newborn and twenty years whose parents are unable to meet this special need financially. Children are eligible to receive a grant providing the need is verified by a prescription from an audiologist or physician. The Fund has also awarded many types of devices including, but not limited to, hearing aids, FM systems, closed caption converters, tactile units, alerting systems, and specialized sports equipment, to aid children with hearing loss in communication. More information is available on their website at <http://www.thehikefund.org/>.



Lions Affordable Hearing Aid Project (Lions-AHAP)

Through the Lions Affordable Hearing Aid Project, the Lions Clubs International Foundation (LCIF) is providing high-quality, low-cost hearing aids to people who could not otherwise afford them. This project is in addition to other Lions hearing programs. Currently Lions AHAP is distributing two hearing aids manufactured by Rexton, Inc. Both are digital, behind the ear aids in cooperation with participating Lions foundations, districts and clubs, and hearing care professionals. Lions clubs, districts and hearing programs are able to order one or both aids from Lions AHAP. After clearing all criteria, Lions AHAP forwards the order to Rexton. Rexton ships the hearing aids to the hearing care professional who have working relationships with these Lions entities.

Lions programs and clubs are required to qualify a person for the program, based on their income. Income guidelines are available from LCIF. For more information, contact:

LCIF Sight Programs
300 West 22nd Street
Oak Brook, IL 60523
630-468-6771
Email: LionsAHAP@lionsclubs.org

Additional information on the Lions AHAP is available at <http://www.lcif.org/EN/our-programs/humanitarian-efforts/hearing/index.php>



Lions Hearing Foundation

Lions Clubs International provides support for people who are Deaf, Hard of Hearing, and Deaf-Blind by offering the following services: hearing awareness, hearing screenings, communication aids for persons who are deaf or hard of hearing, recreational camps for persons who are deaf or hard of hearing, support for the Deaf and Hard of Hearing community. Lions operate a Hearing Aid Bank Program that collects used hearing aids that are then refurbished and made available to people who could not

otherwise afford to purchase hearing aids. To find information about the Lions Hearing Aid Recycling Program and/or to find a Lions Club near you, go to <http://www.lionsclubs.org/EN/member-center/planning-projects/sight-hearing/hearing/index.php>.



Miracle Ear Children's Foundation

This program provides no-cost hearing aids and hearing support services to children age 16 or younger whose families have a significantly limited income but are not eligible for any public support and are unable to afford the high costs of quality hearing instruments. Applications are evaluated on a case by case basis. Information and downloadable applications are available at <http://www.miracle-ear.com/childrenrequest.aspx>.



SERTOMA International (SERvice TO MAnkind)

SERTOMA International is a volunteer civic service organization with clubs in the United States, Canada, and Mexico. Sertoma's mission supports hearing health. The Sertoma Club of Madison and the University of Wisconsin Speech & Hearing Clinic provide reconditioned hearing aids to low income individuals through their Sertoma Hearing Aid Recycling program. Preference for assistance will be given to residents of Dane county and surrounding communities. For guidelines and an applications, visit <http://www.sertomamadison.com/>.



Starkey Hearing Foundation/Hear Now

Hear Now is a national non-profit program of the Starkey Hearing Foundation committed to assisting deaf and hard-of-hearing persons with limited financial resources who permanently reside within the United States. HEAR NOW provides new and reconditioned hearing aids through hearing health providers nationwide. HEAR NOW is a program of last resort and is designed to assist those who have no other resource available to them. HEAR NOW considers family support or funds available in money market accounts, mutual funds, 401(k) plans, IRAs, certificates of deposit (CDs), checking/savings accounts, stocks, bonds, or T-bills when determining eligibility. There is a non-refundable processing fee for each hearing aid applied for through HEAR NOW. For income guidelines and/or to obtain more information or an application in either English or Spanish contact, HEAR NOW or visit their website at:

HEAR NOW
6700 Washington Avenue South
Eden Prairie, MN 55344
TTY/V 800-648-4327
Email: nonprofit@starkey.com
<http://www.sotheworldmayhear.org>



Sources of Funding in Wisconsin for TTYs, Amplified Telephones, Captioned Telephones

Telecommunication Equipment Purchase Program (TEPP)

TEPP is to help people with disabilities buy equipment from approved vendors they need in order to use basic telephone services. TEPP is paid for through the Wisconsin Universal Service Fund (USF)

established by the Public Service Commission (PSC). Money collected from Wisconsin telephone services providers goes into the USF. TEPP requires that an applicant:

- Be a Wisconsin resident;
- Be a person who is deaf, hard of hearing, speech impaired, or mobility or motion impaired; and
- Need special equipment to use the telephone in the home or when traveling (such as a TTY, amplification, visual alert system, etc.).

There is no age or income limit but an individual can only receive TEPP money (in the form of a voucher) once every three years for the same type of disability. You pay the first \$100 (except for HH vouchers) and the TEPP voucher pays the rest up to the maximum voucher amount. (See Telecommunications Assistance Program for assistance with the required \$100 co-pay if you are low-income.)

Program information is available at <http://psc.wi.gov/consumerInfo/assistancePrograms/tepp/tepp-ind.htm>.



Public Service Commission
P.O. Box 7854
Madison, WI 53707-7854

(800)251-8345, TTY (in Wisconsin)
(608)267-1479, TTY
(608)231-3305, Voice
(608)266-3957, Fax
Email: pscrecordsmail@wisconsin.gov

Telecommunications Assistance Program (TAP)

TAP is a program of the Office for the Deaf and Hard of Hearing (ODHH). TAP is only for persons who are hard of hearing, deaf or severely hard of hearing, deaf with low vision, or deafblind in a low-income household. TAP funds pay the \$100 co-payment if you qualify. TAP applications are combined with the TEPP applications. For TAP, you must also fill out the household income lines and send a hearing loss certificate (available from an ODHH Regional Coordinator, DVR Counselor, Independent Living Center Counselor, Certified Audiologist, or Licensed Physician). If your total household income meets the TAP income limits, your application will be automatically processed for a TEPP and TAP voucher so your voucher may include the \$100 co-payment. For questions on TAP, contact any ODHH Regional Coordinator or go to <http://www.dhs.wisconsin.gov/odhh/TAP/index.htm>. You may also call the TAP Coordinator at Videophone: (608)234-4501; Voice (608)266-3118; Fax: (608)264-9899.

Sources of Funding for Both Adults and Children

Civic or Service Organizations

Local civic and service organizations such as: local Lions, Kiwanis, Rotary, Optimist clubs, Goodwill Industries, National Easter Seals Society, Telephone Pioneers of American, Granges and March of Dimes, to name a few, provide assistance to individuals for hearing aids and assistive technology. Consult your local phone directory to locate these organizations within your community.

Other Sources of Hearing Aid & Cochlear Implant Funding

For additional listings of sources for funding both hearing aids and cochlear implants, as well as information regarding insurance coverage for both, see The Listen-Up Web! at <http://www.listen-up.org/haidfund.htm>.



Also, check with the manufacturer of the hearing aid or cochlear implant that you are considering. Many companies have a foundation or can assist in funding/securing financial assistance.



Office for the Deaf and Hard of Hearing

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