

# Hearing Aids - Resources for Parents

Hearing aids as well as other audiological services can be quite expensive and unaffordable for many families. Fortunately there are programs in Arizona that can help families and children that are in need of assistance.

## **Loaners:**

Your first option would be to check with your audiologist about loaner hearing aids. Loaner hearing aids are also available to any Arizona family, through the HEAR for Kids Program with the EAR Foundation of Arizona. Loaners are usually available for up to six months. Longer loan periods are possible for special circumstances such as assessment for cochlear implantation. The program is funded by grants and donations.

## **Purchasing Equipment:**

Research on how to purchase and pay for permanent hearing aids should begin as soon as possible. It may take several months to determine eligibility for some programs. The answers to some of the questions listed below may help you find the assistance that is right for your family.

### **Q. Is your child enrolled in an AHCCCS or KidsCare health plan?**

NO ► You may be eligible for other programs as described below.

YES ► Your child may be eligible for hearing services through Children's Rehabilitative Services (CRS). Information about CRS services and how to apply are on the next page.

### **Q. Does your health plan cover hearing aids?**

NO ► There may be an appeals process to challenge limits or restrictions on coverage. You may be eligible for other programs described below.

YES ► Call your health plan Member Services and ask for information about your hearing service benefits.

### **Q. Are your financial resources limited?**

NO ► Ask your audiologist if the office or facility where you receive audiological services can arrange a payment plan.

YES ► There are several programs available to those with financial needs.

Your audiologist may participate in some of the following programs, which are described in more detail on the next few pages. Your audiologist may be helpful in deciding which program/s best suit your needs. Please note that some programs may require you to change providers.

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

CRS provides medical care and support services to children and youth who have certain chronic or disabling conditions. CRS recipients can get hearing related services in one of four MultiSpecialty Interdisciplinary Clinics (MSICs) located in Flagstaff, Tucson, Yuma and Phoenix.

The Arizona Health Care Cost Containment System has contracted with Arizona Physicians IPA (APIPA) to administer the CRS program, as APIPA-CRS.

**Eligibility:**

To be eligible for APIPA-CRS services you must:

- Have an eligible medical condition (Most hearing impairments are eligible conditions)
- Live in Arizona
- Be under age 21
- Be a U.S. citizen or qualified alien.

APIPA-CRS recipients must also be enrolled in an AHCCCS acute health plan or ALTCS (Arizona Long Term Care System) plan. You may call Member Services toll-free at 1-866-275-5776 for more information.

**Hearing Aids and Cost to the Family**

APIPA-CRS covered services are provided at no cost to recipients. Hearing services, including hearing aids, earmolds and fitting are covered for qualified APIPA-CRS recipients. Hearing aids may be replaced every three years or more often if there is a significant change in hearing. Hearing aids are covered for loss or damage by a two year replacement warranty. If the original hearing aid(s) are lost or damaged, families are encouraged to purchase insurance for the replacement aid(s).

For some types of hearing aids, prior authorization may be needed before APIPA-CRS can provide them. Your APIPA-CRS hearing services provider will take care of this for you.



**For families who have ALTCS, APIPA-CRS and private insurance**

APIPA-CRS will coordinate benefits with your private insurance and you will not be billed for any remaining cost, when you get hearing services at an MSIC or APIPA-CRS provider.

**Additional Services**

APIPA-CRS recipients who receive hearing services may also be eligible for additional medical specialty services like ENT, Genetics, Ophthalmology, among others at their MSIC.

**Apply by Filling Out an Application:**

To get an application or information:

- Call Member Services toll-free at: 1-866-275-5776.
- Visit the APIPA-CRS web site at [www.myapipacrs.com](http://www.myapipacrs.com),
- Call the Office for Children with Special Health Care Needs (OCSHCN) at 602-542-1860,
- Call 1-800-232-1676 and ask for the CRS Program, or
- Download an application from the OCSHCN web site at [www.azdhs.gov/phs/ocshcn/crs/crs\\_az.htm](http://www.azdhs.gov/phs/ocshcn/crs/crs_az.htm).

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 as well as grants from Arizona Community Foundation, Nina Mason Pulliam Charitable Trust and others. Authorization is generally available within 48 hours of the application.

**Eligibility:**

Eligibility is based on family income, household size/dependent care, and expenses. If the child is covered by AHCCCS or KidsCare or other insurance that 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: Wages/Salary, Pension, Social Security, Child Support and any other income.
- **Expenses:** Total Allowed Deductions for the past 12 months include medical/dental not paid for by health insurance or third party, annual rent or mortgage payments, annual payments for primary vehicle.
- **Dependent 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 \_\_\_\_\_ = \$ \_\_\_\_\_

Using the amounts you calculated above, find **Annual Income**. Take **Income** minus **Expenses** minus **Dependent Care** = **Annual Income**. Using the chart below, find the number of people in your family and the corresponding maximum **Annual Income** to be eligible. (current as of 3/2010).

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

For each additional person, add \$5,610

**Cost to the Family:**

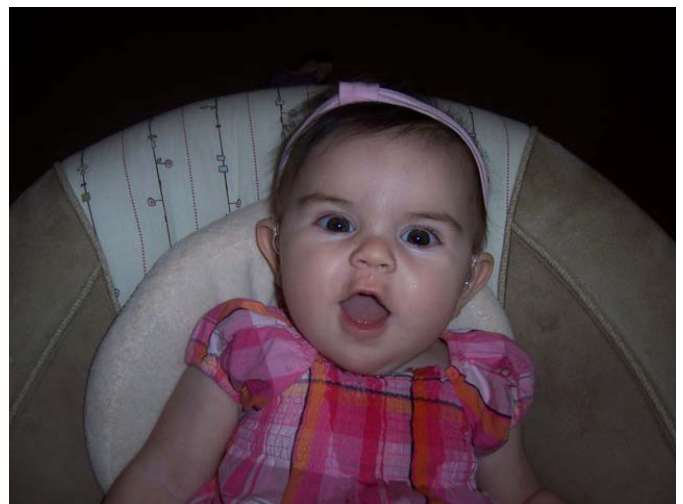
As long as the family qualifies under the financial criteria above, there are no costs. Earmolds are covered for the first year as many times as needed. Earmolds may be covered after the first year if the family continues to meet the financial criteria. Repairs or new aids are covered as needed if the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

**Hearing Aids:**

Any aid selected by the audiologist will have a 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 can be downloaded on the EAR Foundation website at [www.earfoundationaz.com](http://www.earfoundationaz.com) but must be submitted by the audiologist who will be helping select and fit the hearing aid(s).

The Ear Foundation can be contacted directly by calling 602-690-3975, or e-mail to: [lylolsen@msn.com](mailto:lylolsen@msn.com)



**UnitedHealthCare Children's Foundation**

The UnitedHealthCare Children's Foundation is a

An application must be submitted to the

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.

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 copayments 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, ALTCS or KidsCare plan, you will not be eligible for this grant, but you may be eligible for CRS. Read more about CRS on page 2.

**Eligibility:**

The applicant must be 16 years old or younger and live in the United States and receive and pay for care/items in the United States.

Financial need of the child's family will be evaluated and documented through information provided on the application and by submission of a photocopy of the most recently filed Federal tax return (Internal Revenue Service 1040, 1040-A, or 1040-EZ). The following scale will be used to determine financial eligibility:

<b>Your Family Size</b> As reported on your IRS 1040	<b>Adjusted Gross Income</b> As reported on your IRS 1040
2	\$40,000 or less
3	\$60,000 or less
4	\$80,000 or less
5 or more	\$100,000 or less

**NOTE:** Awards will NOT be granted to individuals in families whose Adjusted Gross Income (AGI) exceeds the scale.

Foundation prior to the receipt of services. The Foundation does not pay for past medical expenses

**Exclusions:**

The UnitedHealthcare Children’s Foundation has a specific set of items that are excluded from grant consideration. For a complete list of exclusions see [www.uhccf.org](http://www.uhccf.org).

**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.

If a grant is approved by the Regional Board of Directors for your child, the grant will help pay for approved medical services/items after your commercial health benefit plan submits payment, if any. The grant funds are not paid to you or the child outright - you work with the Foundation on submitting invoices/bills for approved medical services/items after your commercial health benefit plan submits initial payment (if any) to the health care provider



**Applications:**

Applications and further information on criteria and services can be found at the link below or by calling (952) 992-4459. [www.uhccf.org](http://www.uhccf.org)

**Starkey Foundation's  
HEAR Now Program**

HEAR Now is a national non-profit program committed to assisting those permanently residing in the U.S. who are deaf or hard of hearing, who qualify under the National Poverty Guidelines for assistance and have no other resources to acquire hearing aids.

**Eligibility:**

All applicants are asked to call HEAR Now to discuss eligibility for the program. Please call 800-648-4327.

Income Guidelines: All income figures are based on take-home wages (net income) from all members of the household

Size of Family Unit	HEAR NOW Income Guidelines	Size of Family Unit	HEAR NOW Income Guidelines
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 family is responsible for the cost of the evaluation/assessment and the non-refundable processing fee to HEAR Now. Once the aids are provided, the family is responsible for the purchase of batteries and extended warranty coverage for the 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 the audiologist to make sure that these hearing aids will meet your child's needs before pursuing this option.

**Additional Information and Application:**

This information is current as of March 2010. You can access the website link below for more current information and to access the application process or call 1(800) 328-9602.

[www.sotheworldmayhear.org](http://www.sotheworldmayhear.org)



**Lions Affordable Hearing Aid Program (AHAP)**

The Lions AHAP is rooted in a continuum of care

**Sertoma Clubs**

Sertoma stands for SERVICE TO MANKIND.

model involving hearing care professionals and focuses on low-income beneficiaries. The hearing aid is one part of the solution to hearing impairment.

Also needed are the services of hearing care professionals to conduct tests, order ear molds, program the hearing aids and do follow-up care.

Currently Lions AHAP is distributing two hearing aids through a partnership with Rexton, Inc. 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.

### **How does the Lions AHAP program work?**

A Lions club decides the eligibility of a person, and the person is tested by a hearing care professional. The Lions club sends the order to Lions AHAP, who notifies the manufacturer. The hearing aid is shipped to the hearing care professional listed on the order form. The hearing care professional fits the hearing aid for the person. Individuals cannot apply directly to Lions Club International Foundation; he/she must work through his/her local Lions club.

### **Eligibility**

The criteria for eligibility are income-based. This includes using the federal government's poverty guidelines and adjusting it to the local economy. The hearing aids are for the segment of the population who would never be able to purchase hearing aids.

Each club has their own criteria and application process. For further information on the program, contact the Lions AHAP office at (630) 468-6771 or e-mail [LionsAHAP@lionsclubs.org](mailto:LionsAHAP@lionsclubs.org). You can also contact a club near you by going to the Lions International website: [www.lionsclubs.org](http://www.lionsclubs.org)

Sertoma's primary focus is on assisting the more than 50 million people with hearing health issues and educating the public on the issues surrounding hearing health. In order to achieve these goals Sertoma has undertaken a multi-faceted approach by launching programs that address both the treatment and prevention aspects of hearing health.

### **Communicative Disorders Scholarships**

There is a \$1,000 [Scholarship](#) for hard of hearing or deaf students that have clinically significant bilateral hearing loss. Graduating high school seniors or undergraduate students must be pursuing a four year degree.

There is also a \$1,000 [Scholarship](#) for graduate students who have been accepted into a graduate level program in audiology or speech-language pathology at institutions in the United States. Sertoma provides more funds nationally for graduate level study in communicative disorders than any other single organization.

### **Other Services:**

Sertoma Affiliates are non-profit hearing and speech facilities that have established a relationship with a Sertoma Club or have an independent relationship with Sertoma. This relationship results in greater service to people with communicative disorders by supporting the professional staff and programs of the affiliate.

There are 7 Sertoma clubs in Arizona. Locations and contact information can be found on their website or by calling 1 (816) 333-8300.

[www.sertoma.org](http://www.sertoma.org)

## **Community Hearing Aid Program, Inc. (CHAP)**

CHAP is an independent charity funded by St. Luke's Health Initiatives, BHHS Legacy Foundation,

This list was compiled to assist families in obtaining funding to cover the costs of

Board of Visitors, Virginia G. Piper Charitable Health Trust, Sertoma Clubs and private donations.

### **Eligibility**

The criteria for eligibility are based on income, hearing loss, and residency status. Total household income for the past 12 months is taken into consideration. Income received from wages/salary, pension, Social Security, child support and any other income by any wage earner in the family is taken into consideration. Total Household income must be at or below 200% of the Federal Poverty Level (FPL).

### **Additional Cost to the Family**

There is an application fee of \$75 per hearing aid requested that is due along with the application and supporting documentation. There are no additional costs.

### **HEARING AIDS**

The CHAP Preferred Audiologist who provides the fitting will select the most appropriate hearing aid for the patient's loss and listening demands. Hearing aids are both behind the ear and in the ear models. The majority of aids fit are new; however, there are a few very high end digital aids that have been certified to manufacturer specification that can be requested. All repairs to CHAP hearing aids are paid for by CHAP. If the hearing aid is old and/or deemed no longer repairable, an application for a new hearing aid would be required for a replacement aid.

### **Applications**

Applications can be downloaded from the CHAP website [www.communityhearingaidprogram.org](http://www.communityhearingaidprogram.org)

If you have questions you can call Kimberly Langer-Roedel @ 623-748-8814 or email [theearlady@cox.net](mailto:theearlady@cox.net)

hearing aids. The information should be verified before decisions are made as programs, funding and eligibility may change over time. Talk with your audiologist about other options.

If you have questions or would like to update the information you can contact:  
Arizona Early Hearing  
Detection and Intervention  
State Coordinator:

Lylis E Olsen, MS, MPH  
602-690-3975  
[lylisolson@msn.com](mailto:lylisolson@msn.com)