

# Hearing Aid Screenings for Older Adults: Importance and Payment Options

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## **Why should I consider having my hearing screened?**

Studies show that there is a connection between hearing loss, poor quality of life and dementia (memory loss). For this reason, older adults should be tested for hearing loss as soon as possible so they can receive treatment. Getting treatment can improve your quality of life, and maybe reduce your chances of dementia. Testing for hearing loss is done by an audiologist. They may suggest hearing aids to help with your hearing loss.

## **If my audiologist recommends hearing aids, how can I afford them?**

Call the number on the back of your insurance card to see if hearing aids are covered under your plan. Medicare does not cover hearing aids, but people with Medicare who have a second insurance (example: “MediGap”) may be covered. There are also some options for help with covering the cost of a hearing aid if you need them. They are listed below.

## **Hearing Aid Purchasing Alternatives**

The following may be options for people who are can't pay for hearing aids. Each program has a list of conditions you need to meet to receive the money.

### **AUDIENT Alliance**

#### **How it Works:**

AUDIENT is a national program providing low-cost hearing aids and assistance to people with low income. AUDIENT recipients pay some of the cost of the hearing aids based on their annual household income. The program is offered in collaboration with a local hearing aid provider who works with the AUDIENT

program. AUDIENT will work with vocational rehabilitation programs. In order to start the process:

1. Download the pdf application here:

[http://www.audientalliance.org/downloads/patients/AUDIENT\\_application.pdf](http://www.audientalliance.org/downloads/patients/AUDIENT_application.pdf) or here: <http://www.audientalliance.org/patient/application.php>

2. Complete the application, sign it, and send it to AUDIENT with proof of income.

3. Once income qualified, AUDIENT can begin the provider search.

**Requirements:**

Complete an application and meet income guidelines.

**Contact:**

Phone: (206) 838 – 7194 or 1(877) AUDIENT

Email: [info@audientalliance.org](mailto:info@audientalliance.org)

Website: <http://www.audientalliance.org>

**Starkey Hearing Foundation-Hear Now Program**

**How it Works:**

Hear Now is a program that provides hearing aids for adults and children in the United States who are deaf or hard of hearing and have limited income. Hear Now is a last-resort option, all other options for service must be used before you can receive assistance. These hearing aids are distributed through hearing health care providers in communities nationwide. Usually providers will waive hearing aid fitting and follow-up appointment fees for the first year of warranty coverage.

**Requirements:**

Clients pay for their hearing evaluations and a non-refundable Hear Now processing fee per hearing aid. Call Hear Now for more information.

**Contact:**

Phone: (800) 328 – 8602

Website: <https://www.starkeyhearingfoundation.org/Hear-Now>

**Lions: Affordable Hearing Aid Project****How it Works:**

Contact your local Lions Club to determine if you are eligible based on your income. They will help you schedule testing with a hearing care professional, and work with the national Hearing Aid Project to ship you your hearing aid. Your hearing care professional will fit your hearing aid and you will continue to see them for follow up care.

**Requirements:**

- Unable to access the commercial market due to limited income
- At an income level below or at 200 percent of the poverty level
- Unable to access other personal and family resources to purchase commercial hearing aids
- Denied state and federal assistance

**Contact:**

Phone: Lions of Michigan (517) 887 – 6640, Extension 10

Website: <http://www.lcif.org/EN/our-work/humanitarian-efforts/hearing.php>

**Lions Hearing Center of Michigan****How it Works:**

Low income people receive a full range of hearing services at the Lions Hearing Center or through participating audiologists (doctors who specialize in ear function). Lions Hearing Center accepts Medicaid.

**Requirements:**

To qualify, an individual has to fill out an application, include documents that support the need for assistance, and then the LHC makes a decision. If your income is less than \$23,340 annually, you probably will qualify. All applications must have all the documents requested included, or the application is considered incomplete. Residents of Wayne, Oakland, Monroe and Macomb counties **must** use Lions Hearing Center for Lions-provided hearing aids.

**Contact:**

Contact Jen regarding Hearing Aid Assistance program, information, and appointment questions:

Jen Bezanson, Secretary

Phone: (313) 745-4664

Email: [jbezanso@med.wayne.edu](mailto:jbezanso@med.wayne.edu)

**General Questions**

Phone: (313) 745 - 4664

Email: [info@lhcmi.org](mailto:info@lhcmi.org)

Website: <http://lhcmi.org/resources/hearing-aids>

Address: Lions Hearing Center of Michigan  
4201 St. Antoine, 5E-UHC  
Detroit, Michigan 48201

**Medicaid****How it Works:**

Each state has specifics for which medical and hearing services Medicaid will cover, and for whom.

**Requirements:**

- Person must be eligible for Medicaid
- The hearing aid dispenser must accept Medicaid as payment
- The individual must meet Medicaid criteria for hearing care

**Medicaid Contact:**

Hearing aid dispensers who accept Medicaid should know, or be able to find out, if Medicaid will pay for your hearing aids. Apply for Medicaid through Michigan Department of Human Services (MDHHS) in your county. Click on your county on the map to see contact information for your local MDHHS office here: [http://www.michigan.gov/mdhhs/0,5885,7-339-73970\\_5461---,00.html](http://www.michigan.gov/mdhhs/0,5885,7-339-73970_5461---,00.html)

**Michigan Rehabilitation Services (MRS)****How it Works:**

This government agency helps people with disabilities obtain and maintain employment. If hearing loss is interfering with job performance or obtaining a job, Michigan Rehabilitation Services may pay for some of the cost of hearing aids as a part of the Individualized Plan for Employment (IPE).

**Requirements:**

The individual must apply and be eligible for services based on the presence of a disability and other factors. There are no income guidelines for services. Each applicant is assigned to a rehabilitation counselor who will explain the program and determine eligibility.

**Contact:**

Click on your county on the map to see contact information for your local MRS office here: [http://www.michigan.gov/mdhhs/0,5885,7-339-73971\\_25392\\_41191---,00.html](http://www.michigan.gov/mdhhs/0,5885,7-339-73971_25392_41191---,00.html)

Email: [MRS-CustomerAssistance@michigan.gov](mailto:MRS-CustomerAssistance@michigan.gov)

Website: <http://www.michigan.gov/mrs>

## **Sertoma**

### **How it Works:**

Sertoma International is a civic service organization dedicated to improving quality of life for those affected by hearing loss. Sertomahas over 600 clubs nationwide. These clubs function as their own units within the national organization, and choose what local projects they support.

### **Requirements:**

Eligibility requirements may vary. Click this link to find a Sertoma Club near you: <http://sertoma.org/find-a-club/> Or please e-mail your request to: [infosertoma@sertomahq.org](mailto:infosertoma@sertomahq.org) and a Sertoma International representative will contact the club nearest you.

### **Contact:**

Phone: (816) 333-8300

Email: [infosertoma@sertomahq.org](mailto:infosertoma@sertomahq.org)

Fax: (816) 333-4320

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

## **Traveler's Protective Scholarship Trust for the Hearing Impaired**

### **How it Works:**

People who are deaf or hard of hearing, or their families, can apply for money to buy devices, treatment or education related to their hearing impairment.

### **Requirements:**

- Fill out an application here: <https://www.tpahq.org/wp-content/uploads/2016/03/STF-Application-with-Guidelines-Revision-3.30.16.pdf>

- Mail completed applications to:

The Scholarship Trust

2041 Exchange Drive

St. Charles, MO 63303-5987

Completed applications must be returned to the Trust by the end of each quarter: March 31st, June 30th, September 30th, and December 31st. Trustees will review all applications on file as of the last date of each quarter.

**Contact:**

Phone: (636) 724-2227

Email: [vsedodo@tpahq.org](mailto:vsedodo@tpahq.org)

Website: <https://www.tpahq.org/scholarshiptrust/>

**Gift of Hearing Foundation (GOHF)**

The Gift of Hearing Foundation provides financial support to help a small number of low income people receive cochlear implants. They can also provide assistance to those who have insurance that does not cover the cost of cochlear implants.

**Requirements:**

Applications for assistance must be submitted through the cochlear implant center that has determined that the individual qualifies as a cochlear implant candidate. GOHF does not accept applications from individuals. A qualified cochlear implant candidate should have their cochlear implant audiologist or surgeon's office contact GOHF directly for an application.

**Contact:**

Address: 95 Old Boston Neck Road

Narragansett, RI 02882

Phone: 617.661.4327 (HEAR) - Voice or Text

Email: [info@giftofhearingfoundation.org](mailto:info@giftofhearingfoundation.org)

Website: <http://www.giftofhearingfoundation.org/>

## **Foundation for Sight and Sound-Help America Hear Program**

The Foundation for Sight & Sound provides hearing aids to individuals with limited financial resources. All applicants must use all other financial resources first, including but not limited to: available credit, family support, money market accounts, mutual funds, 401(k) plans, trust funds, annuities, and savings/checking and State sponsored programs.

### **Requirements:**

Eligibility: Men, Women, and Children who make less than \$35,000, have hearing aid-treatable moderate to profound hearing loss and no other financial means of purchasing hearing aids.

Prospective applicants, who meet the criteria, go through an application process based on several factors:

- Annual Gross Household Income (go to link below for more information)
- Insurance Hearing Aid Benefits and/or co-pay
- Assets or investments, trusts etc., savings and/or checking
- Hearing Loss must be moderate to profound.

Start the application process here:

[https://www.foundationforsightandsound.org/help\\_america\\_hear\\_program1.php](https://www.foundationforsightandsound.org/help_america_hear_program1.php)

### **Contact:**

Phone: (888) 580 - 8886

Email: [info@foundationforsightandsound.org](mailto:info@foundationforsightandsound.org)



Website: <http://www.foundationforsightandsound.org/>

Address: P.O. Box 1245

Smithtown, NY 11787

## **Miracle-Ear Foundation**

### **How it works:**

Intended to support underserved Americans with a limited income and no other resources for hearing aids, such as insurance, Medicaid, VA, or other state or federal programs.

### **Requirements:**

- Must have a hearing loss that requires hearing aids: adults who have a moderate or greater hearing loss.
- No other resources available including but not limited to: insurance, state Medicaid program, VA or vocational rehab, state or local programs, and other charity sources.
- Must complete an application form and provide a current audiogram. While medical clearance is encouraged for adults, a signed medical waiver is acceptable.
- Must have an income level which does not allow the family to receive public support - see specific income eligibility requirements on page 3 of the [application](#). Total household income must be at or below the chart provided to qualify and demonstrate personal inability to financially provide for hearing health.
- Must possess a family commitment to intervention, rehabilitation, and necessary follow-up services.
- Applicant must be a resident or citizen of the U.S. or Puerto Rico.

Applicants must contact their local Miracle-Ear store to submit the application, supporting documents and application fee (\$150 adults only). The Miracle-Ear

store will make their referral and forward your application to the Miracle-Ear Foundation for approval. You will receive notification by mail within 3 weeks if your application has been approved or denied services.

Fill out an application: <https://www.miracle-ear.com/documents/33850/0/Miracle-Ear+Foundation+Application/17a386e1-eeee-40fe-b5f6-12d908649834>

**Contact:**

Phone: 1(877) 632 – 6320

Website: <https://www.miracle-ear.com/foundation>

Click this link to find contact information for a location near you:

<https://www.miracle-ear.com/find-a-miracle-ear-location-near-you>

### **Medical flexible spending accounts**

For those with these accounts, the cost of a hearing aid and batteries is considered reimbursable.

### **Health Savings Accounts (HSA)**

As with FSAs, these types of accounts cover the cost of hearing aids and batteries. Unlike FSAs, money in your HSA accumulates from year to year, allowing you to save toward the cost.

### **Health Reimbursement Accounts (HRA)**

It's up to your employer, who funds this type of account, to decide if hearing aids and batteries are reimbursable. Check with your company's benefits department.

## Loan Options

### Assistive Technology Loan Fund Authority (ATLFA)

#### How it Works:

People with disabilities or their families can apply for a low interest rate loan to purchase assistive devices and services to help with their disability. Applicants unable to obtain a conventional loan may be eligible for this special loan program. The Assistive Technology Loan Fund is a loan program, not a grant, which means you will have to repay your loan by making loan payments to Option 1 Credit Union. You may choose the day of the month your loan payments are due. Payments begin the month after your loan documents have been signed.

#### Requirements:

- You can apply for a loan here: <http://ucpmichigan.org/wp-content/uploads/2014/07/MATLF-APP.pdf>
- To have an application mailed to you, send an email to: [henige@ucpmichigan.org](mailto:henige@ucpmichigan.org).
- You can also call the Loan Fund Manager at United Cerebral Palsy of Michigan at **(800) 828 - 2714** to request a loan application.
- Loan applicants must have sufficient income to pay off the loan along with other living and debt obligations. Monthly payments of principle and interest are required.
- Mail completed applications to:  
AT Loan Fund  
c/o United Cerebral Palsy of Michigan  
3496 E. Lake Lansing Rd., Suite 170  
East Lansing, MI 48823

#### Contact:

Phone: United Cerebral Palsy of Michigan: (517) 203 - 1200 or (800) 828 - 2714

Email: [ucp@ucpmichigan.org](mailto:ucp@ucpmichigan.org)

Website: <http://atlfa.org/>

### **Hearing Aid Dispenser Financing**

#### **How it Works:**

A regular loan program, providing money at interest, and requiring regular monthly payments of principle and interest.

#### **Requirements:**

Good credit history.

#### **Contact:**

Only a few of the larger hearing aid dispensing companies offer loan programs.

### **CareCredit Card:**

#### **How it Works:**

A credit card that helps you pay for out of pocket healthcare expenses. They have special financing for short or long term loans. In some cases, you can avoid paying any interest by making payments on time each month, and paying off your balance by the end of the promotional period. They must tell you the date by which you must pay off your balance to avoid paying interest. The date must appear on the front of your bill. If you aren't sure when your promotional period ends, call CareCredit.

#### **Requirements:**

Good credit history.

Apply here: <https://www.carecredit.com/apply/>

#### **Contact:**

Website: <https://www.carecredit.com/>

Phone: (800) 677 - 0718

9:00am - 9:00pm (EST)

## **Personal or Home Equity Loan**

### **How it Works:**

A conventional loan through a bank or credit union. Cost of interest on a home equity loan may be tax deductible.

### **Requirements:**

Good credit history and equity in real estate for a home equity loan.

### **Contact:**

Consumer bank or financial institution.

## **Where can I learn more?**

Hearing Loss Association of Michigan: <http://www.hearingloss-mi.org/>

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