

**Rhode Island Commission on
the Deaf and Hard of Hearing**



Hearing Aid Insurance

Consumer Guide

2012

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Hearing Aid Insurance Law

(Effective January 1, 2006)

Hearing Aid Coverage Summary:

For RI-based insurance plans the following coverage requirements now apply:

- Adults (19 or older): \$700*
- Children (under 19): \$1500*

** per aid per ear every 3 years*

What is Not Covered:

- Hearing evaluation
- Replaceable components (i.e. batteries)
- Assistive listening devices (i.e. FM)

The hearing evaluation may be covered by other areas of your insurance policy such as a physician office visit. The insurance is not required to cover batteries, cords, or assistive listening devices.

Exempt Plans:

The following insurance plans are exempt from this state law:

- Self-insured
- Out of state
- Federally mandated programs

Out of state plans are those where the RI office employees of a larger national or international company are covered by a policy that is originated outside of RI. Federally mandated programs include Medicaid, Medicare, Veterans, Post Office, federal employees, etc. These plans are exempt from the RI state law mandate, but may already have hearing aid benefits.

What Applies to Me?:

To determine if this law applies to you, check the current list of RI certified health plans. (www.health.ri.gov)

Since this law's impact is complex, it is best to contact your HR Benefits manager and/or your insurance company customer service representative.

Federal Plans

Medicaid:

Limited hearing aid coverage:

- Adults: “categorically needy”
- Children (under 21): EPSDT

Adults that are “medically needy” do not qualify for hearing aid coverage, although exceptions have been made (i.e. based on individual financial status). Contact your DHS representative to determine eligibility.

Medicare:

Typically hearing aids are not covered, but there are supplemental and/or enhanced plans that may include hearing aid coverage. Contact your Medicare representative to determine how this applies to you.

Veterans:

To qualify for coverage, the hearing loss must be service related. If you qualify, you will need prior authorization from your primary care physician within the Veterans Administration health care system. Contact the Providence VA Hospital Eligibility Office to determine if this benefit applies to you.

Federal Employees:

Check with your Benefits Manager to see what hearing aid coverage you might have.

Related RI Hearing Aid Laws

RI Laws, Section 5-49-3 (8)

30 Day Trial:

You may return your hearing aid for any reason within 30 days of purchase. You will receive a refund for the instrument itself (not including the evaluation, ear mold, restocking fee, etc.). The sales agreement must include the return policy at delivery.

Lemon Law:

During the first 2 years, a replacement must be provided if repeated repairs for the same failure are unsuccessful.

How to Purchase a Hearing Aid

(Guide for First Time Buyers)

#1 Talk to your Primary Care Physician

RI State Law requires a “certificate of need” to be signed by a physician unless you sign a medical waiver. The physician can be your PCP, ENT (ear, nose, and throat specialist), otolaryngologist or otologist. Your insurance may require a referral from your PCP to a hearing health professional.

#2 Have your hearing evaluated

An audiologist can determine the extent of your hearing loss and make recommendations on hearing aids and assistive devices.

#3 Learn about hearing aid options

There is a wide range of hearing aid products and assistive listening devices available and new products enter the market every year. Check the list of resources to see where you can get more information.

#4 Begin your hearing aid trial

Purchase your hearing aid from a licensed hearing aid dispenser. RI State Law requires a minimum 30-day trial period for you to evaluate the hearing aid to make sure it works for you. Use this trial period to work with your hearing health professional to make necessary adjustments and maximize your hearing aid benefit. Note that hearing aids do not restore hearing loss in the way that eyeglasses correct vision, so it is important to have realistic expectations.

#5 Use your hearing aid

#6 Upgrade your hearing aid

Hearing aid technology is constantly improving. Your hearing loss or communication needs may be changing. Make sure you have an effective match to maximize your communication access.

For More Information on Hearing Aids and Hearing Assistive Technology

RICDHH (www.cdhh.ri.gov)

RI Commission on the Deaf and Hard of Hearing can provide you with local and national resources for information.

HLAA (www.hearingloss.org)

Hearing Loss Association of America has consumer information on hearing aids, assistive technology, and coping strategies. HLA-RI (www.shhhsargent.org) is the local state organization.

Tech Access (www.techaccess-ri.org)

Tech Access provides information and training on assistive technology for all disabilities including hearing loss.

RI Dept of Health (www.health.ri.gov)

The RI Department of Health maintains a list of audiologists and hearing health professionals that are licensed to dispense hearing aids. The *Consumers Guide to Health Plans in RI* is available on their website.

RI Division of Business Regulations Office of Health Insurance Commissioner (www.dbr.ri.gov)

You can contact this office if you have difficulty in accessing hearing aid insurance.

RI DHS (www.dhs.ri.gov)

The RI Department of Human Services including the Office of Rehabilitation Services can provide information on Medicaid eligibility and related hearing aid coverage.

RI VA (www.va.gov)

The RI Veterans Administration can provide information on VA hearing aid benefits.

Medicare (1-800-MEDICARE)

The RI office can provide Information on Medicare eligibility for hearing aid coverage.

About RICDHH



The Mission Statement

To provide innovative leadership in public policy, advocacy, service delivery and accessibility throughout the Ocean State, RI CDHH ensures opportunities for every deaf and hard of hearing person to become an empowered and contributing citizen.

Population in Rhode Island

Over 90,000 people who are deaf, hard of hearing, deafblind, late deafened, and have other types of hearing loss currently live in Rhode Island.

RICDHH Services

- **Statewide Sign Language Interpreter and CART Referral Service**

Emergency and non-emergency interpreter and CART referrals are available for a variety of settings that require communication access

- **Resource Library**

Lending Library has over 550 videos, DVDs, books, magazines, newspapers, and more about hearing loss. These items can be borrowed for up to 2 weeks at no cost.

- **Information and Referral**

RI CDHH is a clearinghouse for information and referrals on various issues related to hearing loss. Research, articles, fact sheets and resource lists related to deaf and hard of hearing are available by request.

- **Communication and Technology
Access Resources**

Assistive devices are available for the RI residents to borrow including audio loops, FM systems, TTY's, Portable Infoloop, Videophones, and more. These items can be borrowed for short term at no cost. RI CDHH office has the Communication booth that offers public video relay service workstation, VCO and TTY equipment and internet access for consumers use.

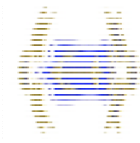
- **Awareness and Outreach**

RI CDHH provides consulting, trainings, workshops, presentations, and exhibits. RI CDHH raises awareness on deaf and hard of hearing related issues through community partnerships. RI CDHH maintains an informational website, publish a quarterly newsletter, and conduct forums and town hall meetings throughout the state of Rhode Island.

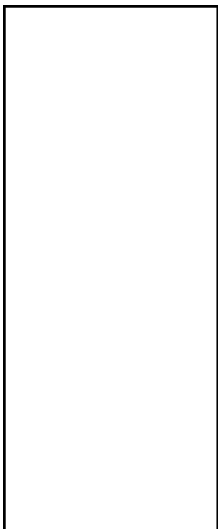
- **Advocacy**

RI CDHH writes, lobbies, and proposes the legislative bills through the General Assembly and general policies posted by authorities. RI CDHH ensures that the activities and information at the State House are accessible to deaf and hard of hearing people in RI. RI CDHH monitors the compliances of American with Disabilities and Section 503 of the Rehab Act of 1973 as well as other relevant federal, state, and local laws in various settings and proposes recommendations for better and effective environment. RI CDHH through partnership with various resources and agencies on legal matters to ensure communication equality.

Last Updated 2012



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