



## Hearing Aids, Health Benefits and Insurance Coverage

When it comes time to purchase a hearing aid, often the employer's health insurance package does not include coverage for hearing aids. The reason may simply be because it was never considered. However, with 17% of the population having a hearing loss, chances are, there are many in the workplace who would benefit from the inclusion of hearing aids in the health insurance package.

If you want your employer's health insurance plan to provide coverage for hearing aids, you are the one who needs to make that happen. Here's some advice on how to go about it:

- Begin by identifying the office responsible for managing and making decisions about health care benefits.
- Meet with the appropriate individuals and explain why you or someone in your family needs hearing aids. Be sure to discuss how hearing aids enhance your ability to function at work.
- For a child, note that hearing aids allow fuller participation in the classroom and enhanced language development.
- If you already have hearing aids, discuss how much they cost.
- Also note that the hearing aid fitting and follow-up must include services from a qualified hearing care provider.
- Review the information in the "Fact Sheet: Hearing Aids, Health Benefits and Insurance Coverage" before going and leave a copy with the benefits personnel.

The "Fact Sheet: Hearing Aids, Health Benefits and Insurance Coverage" included in this Tool Kit, provides salient information about hearing loss, hearing aids and health care coverage for hearing aids to help you make a case for health care coverage of hearing aids to your employer. Feel free to download this document and leave it with your employer to bolster the case you make for hearing aids coverage.

Be sure to look at the situation from your employer's perspective. The first question on your employers mind will be: how much will this cost? If your company is going through a time of belt tightening, they may be resistant to making a change. To reduce their resistance, point to the "Fact Sheet" which includes information about the State of Minnesota Employees Insurance coverage which estimated the cost of providing this benefit was pennies a month. Clearly, the benefits outweigh the costs.

Good luck!