

FINANCIAL ASSISTANCE

“I’ve learned that the most creative ideas come from beginners – not the experts.”

— Anonymous



Health Plans

Choosing a Health Plan that Works

Most people have few choices when it comes to health plans. People are limited to the health plans offered by their employers. Even if choice is available, it is difficult to decide which health plan is best. Sometimes, we find out too late that our health plans do not cover needed medical benefits. For deaf and hard of hearing people and their families, this may mean no coverage for hearing aids, cochlear implants, and other medically necessary devices and services.

Coverage of Hearing-Related Technology & Procedures

Even under the best of circumstances, you can expect some resistance at first from your health plan if you are requesting costly devices such as cochlear implants or hearing aids. Indeed, some health plans have tried to not provide coverage for cochlear implants by lumping them into their general exclusion for hearing aids. You may need to educate your health plan about how a cochlear implant is different and why it is “medically” necessary for many deaf and hard of hearing people.

For hearing aid users, all hope is not lost. Although most health plans don’t cover hearing aids, some plans are willing to include such coverage for a small additional premium. For example, adding hearing aids as an eligible benefit under the State of Minnesota employees insurance program added only 50 cents per month to the cost of a family policy.

The first step, however, is to ask. Because approximately fifty percent of all health insurance is secured through a family member’s employer, the place to begin is with your employer’s benefits administrator. If the hearing aids are for your infant/child, emphasize that he/she needs hearing aids to learn language and to fully participate in the educational process. You should also mention that to benefit fully from hearing aids, infants/children need follow-up fittings, and rehabilitation from a qualified hearing health care provider. A successful intervention benefits the well being of the patients and their entire family. The societal impact of hearing and coverage is also worth presenting to a socially minded employer. Because infants/children who are deaf or hard of hearing need new hearing aids frequently, the expense for the individual family is considerable. “High tech,” top-of-the-line hearing aids cost thousands of dollars, and most infants/children with hearing loss have a binaural hearing loss (both ears) requiring two aids. Covering hearing aids helps spread the cost among all insured rather than overburdening the affected family.

Although some health plans will cover the full cost of hearing aids, many will cover only a percentage of the cost (for example, \$1,000 or less per hearing aid). In general, coverage is limited to once every three to five years. Nevertheless, some coverage is better than none, and you can’t lose anything by asking. If more people made the effort to get hearing aid insurance coverage, it would become easier to get this coverage for everyone.

“I’ve learned that if you want to cheer yourself up, you should try cheering someone else up.”

— Anonymous

Tax Deductions

Parents should be aware that if they itemize deductions, they are permitted to deduct as medical expenses any costs for treating or lessening the effects of hearing loss. This includes expenses for treatments by doctors and audiologists, speech therapy, special education, and transportation connected with getting these services. Special equipment such as hearing aids, batteries, cochlear implant supplies, ear molds, television captioners, and other assistive listening devices (for example, door bell ringers, TTY's, amplifiers, wake-up devices, tactile communicators, fire/burglar alarms, and baby cry signalers) may also be deductible.

In addition to deducting medical expenses, you may deduct donations made to non-profit educational or charitable groups that are dedicated to helping people with hearing loss. This includes deductions from contributions, donations of merchandise, and costs as a result of volunteering. The value of one's time however, is not deductible.

For more information about the tax law concerning parents of infants/children with disabilities, contact:

Internal Revenue Service
Correspondence Unit, Group 18
P.O. Box 538
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Voice 800-829-1040
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