

# Overview—Hearing Loss Treatment Assistance in N. C.

## Hearing Aids

- Most common treatment: bilateral fitting
- National average costs for a single hearing aid is \$2,350
- Average person waits seven years after learning of hearing loss before buying a hearing aid.
  - Private Insurance
    - Mandated for children in N.C. up to age 22 (§ 58-3-285); all deductibles and co-insurance required
    - Insurance companies may give allowance for hearing aids e.g. \$500-1000 towards total costs. Normally is a reimbursement.
    - May have to use a specific supplier of hearing aids
  - Public Insurance
    - Medicare:
      - No adult coverage provided for hearing aids.
      - Diagnostic evaluations are covered if ordered by a physician.
      - Medicare Advantage Plan sometimes will cover the cost of one hearing aid
    - Medicaid
      - No coverage for adults in NC
      - Children covered, birth – 21 years. Will cover the hearing aids and ear molds
      - Medicaid in 25 states covers hearing aids to some degree.
    - Federal Mandate: coverage through Early and Periodic Screening, Diagnosis and Treatment (EPSDT) for children—mandates provision for ages birth to 3 years of age and 4 up to 21 if Medicaid eligible and deemed medically necessary

## Bone Conduction Hearing Aids/Implants

- Private Insurance
  - Some private insurance companies will pay, some will not, check coverage.
- Public Insurance
  - Medicare
    - Declared implanted Osseo integrated devices as prosthetic devices, thus covering them for all ages.

- Will not cover softband Osseointegrated devices
- Medicaid
  - Bone conduction hearing aids/implants is covered for children 5 through 20 years of age. Adults are not covered. However, if an adult enters Medicaid with an implant, will continue to provide the needed external parts.
  - Will not cover soft band bone conduction hearing aids/implants after age 20

### Cochlear Implants

- Private Insurance
  - Some private insurance companies will pay, some will not, check coverage
- Public Insurance
  - Medicare
    - Cochlear implantation may be covered for individuals meeting certain selection guidelines
    - Bilateral Cochlear Implantation can be covered in the case of poor localization, safety concerns and poor discrimination in noise
  - Medicaid
    - Effective 2018, implant surgery covered for all qualifying beneficiary (child and adult). Same is true for coverage of cochlear Implant processor.
- Facts to consider:
  - Not for everyone; extensive evaluation required for candidates with severe to profound hearing loss when no benefit of hearing aid use exists
  - Some Cochlear Implant models are a hybrid Cochlear Implant/Hearing Aid, preserving more low frequencies
  - Average costs range from \$70,000 to \$100,000, depending on patient needs and the center where surgery is performed; post surgical mapping and aural rehabilitation costs included

### FM Systems

- Private Insurance
  - Not covered for adults or children
- Public Insurance
  - Medicare

- No Coverage
- Medicaid
  - Coverage for children birth-3 years if medically necessary
  - No coverage 3 years to adulthood

### Personal Amplifiers

- Private Insurance
  - Not covered for adults or children
- Public Insurance
  - Medicare
    - No coverage
  - Medicaid
    - No coverage in NC
    - Some states cover through Medicaid based waivers programs