



Insurance May Help with Hearing Aid Purchases

The cost of hearing aids is a concern for many and can be a reason why some delay or avoid seeking help even when hearing loss has been identified. While hearing aids do not correct hearing loss, arguably they provide a significant improvement to our quality of life while providing benefits to cognitive health as well. Hearing aids can be purchased from different places and at many different price points, as marketing/advertising and word of mouth reports from friends/family members show. We would like to share how some insurance plans now offer help to offset the cost as well- some with direct benefits and some through the utilization of discount or third-party programs.

What is a Discount or Third-Party Program?

Most people are familiar with insurance plans providing a certain amount of benefit (for example, \$500 per hearing aid, every 5 years), but many do not realize that instead of (or in some cases, along with) this type of benefit, insurance plans provide cost-saving



measures through the use of third-party or discount programs. A third-party or discount program is often “attached” to an insurance plan. In order to use this benefit, the patient must activate his/her enrollment in the plan and is then guided to specific providers in the area who participate with the plan. The patient is then able to have testing completed, sometimes with a \$0 copay, and then purchase hearing aids at special or discounted pricing. In some cases, plans offer access to a third-party program and provide a monetary benefit (discount). At IntegrityForward, our audiologists are providers for many of these third-party programs, enabling patients to take advantage of their benefits conveniently.

Below is a brief overview of several well-known plans that offer help with hearing aid purchasing. If you have access to one of these plans, we will help you navigate through each step of your purchase.

Cigna

Cigna Healthcare plans

Third-party program utilized: Start Hearing

Benefit: discounted pricing starting at \$595 per unit (discount depends on health plan)

For Start Hearing purchases: The hearing aid purchase has a 60-day trial and 100% refund if not satisfied. Hearing aids have a 3-year warranty from the manufacturer that covers

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repairs and loss/damage (deductible would apply).

Highmark BlueShield

Highmark Advantage Plans and some Medicare supplements Examples: Freedom Blue, Community Blue. Hint: if your card says "Hearing/Dental/Vision, you likely have some version of this benefit!

Third-party program utilized: TruHearing

Benefit: TruHearing Select- the ability to purchase hearing aids for a co-pay- typically \$699 per hearing aid for an advanced model, \$999 per hearing aid for a premium. The hearing aids are a private label of Signia's products.

Highmark Medicare Supplements

Third-party program utilized: TruHearing

Benefit: TruHearing Choice- access to discounted pricing (roughly \$2000-4500/pair) for most major hearing aid manufacturers' products

Federal Employee Program (Medicare supplement and non-Medicare versions)

Third-party program utilized: TruHearing

Benefit: access to TruHearing Choice- access to discounted pricing (roughly \$2000-4500/pair) for most major hearing aid manufacturers' products, and pending preauthorization submitted by the audiologist, an additional \$2500 off of one or two devices every 5 years.

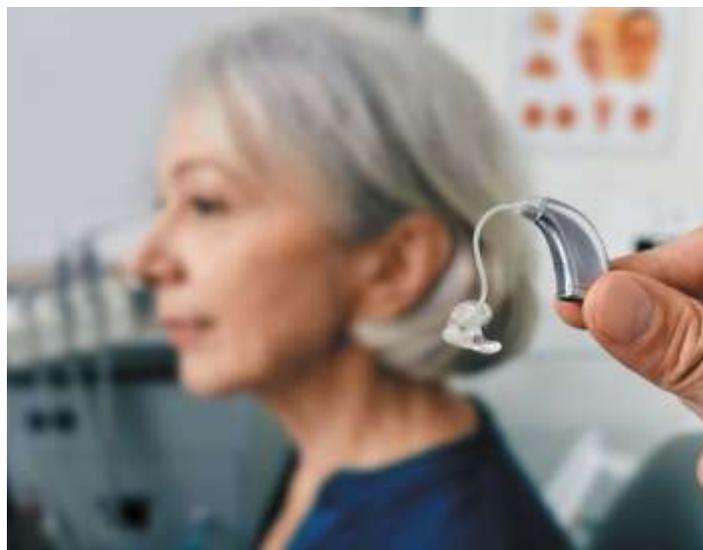
United Auto Workers (UAW) Pension plans:

Third-party program utilized: TruHearing

Benefit: copays based on level of technology (the features of the hearing aids), access to

most major hearing aid manufacturers' products

For all TruHearing purchases: The hearing aid purchase has a 60-day trial and 100% refund if not satisfied. Hearing aids have a 3-year warranty from the manufacturer that covers repairs and loss/damage (deductible would apply), and one year of office visits from the provider where the purchase was made.



UPMC

UPMC Advantage Plans

Third-party program utilized: Amplifon

Benefit: Coverage depends on plan. Hearing aids range from approximately \$2000-\$5000 per pair. Out of pocket expense for devices would depend on amount of coverage.

For Amplifon purchases: Payment is due at the time of the order; there is a 60-day trial that starts at time of fitting, and a full refund is given if the hearing aids are returned for credit during that time. Hearing aids have a 3-year warranty from the manufacturer that covers repairs and loss/damage (deductible would apply).

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UnitedHealthcare, including AARP

UnitedHealthcare Advantage Plans

Third-party program utilized: Ear Professionals Network

Benefit: coverage varies per plan, pricing usually no more than \$4500/pair for premium models. Access to private label products called Relate (Unitron is the manufacturer) at reduced pricing (\$1500-\$3000/pair). Different levels of follow up care packages are offered in some cases.

AARP and Epic Medicare Supplement Plans

Third-party program utilized: Ear Professionals Network

Benefit: Access to discounted pricing which is typically \$2000-\$4500/pair depending on features. Access to private label products called Relate (Unitron is the manufacturer) at reduced pricing. Different levels of follow up care packages offered in some cases.

For Ear Professionals Network purchases:

Payment is due at the time of the order; there is a 60-day trial that starts on the day of fitting, and a full refund is given if the hearing aids are returned for credit during that time. Duration of follow up care depends on the package selected at time of purchase (options are 60 days, 1 year, or 3 years). Hearing aids have a 3-year warranty from the manufacturer that covers repairs and loss/damage (deductible would apply).



Aetna

Aetna Medicare Advantage Plans

Third-party program utilized: Nations Hearing Benefit: Coverage typically is \$500 per hearing aid each year. This benefit covers in full several very basic models that feature older technology and non-rechargeable batteries. If patients are interested in other models, we have found that out of pocket expenses is lower if a patient is enrolled in the plan that is utilized by the Aetna Medicare supplement plan, Hearing Care Solutions (HCS) (see details below). Some patients have used the \$500 benefit to obtain a simple pair of spare hearing aids and complete their purchase of more sophisticated hearing aids using the HCS plan. We routinely research both options for patients and invite them to choose how they would like to proceed.

For all Nations Hearing purchases: Payment is due at the time of the order; there is a 60-day trial that starts on the day of fitting, and a full refund is given if the hearing aids are returned for credit during that time. Price also includes one year of office visits from the provider where the purchase was made.

Aetna Medicare Supplement Plans

Third-party program utilized: TruHearing

Benefit: Benefit: TruHearing Choice- access to discounted pricing (roughly \$2000-4500/pair) for most major hearing aid manufacturers' products

For all TruHearing purchases: Payment is due at the time of the order; there is a 60-day trial that starts on the day of fitting, and a full refund is given if the hearing aids are returned for credit during that time. Price also includes one year of office visits with the provider/office where the purchase was made.

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What if I don't have access to benefits like these?

For those whose insurance does not have any help for the cost of hearing aids, purchases may be made directly from IntegrityForward Hearing. Pricing is approximately \$2600 to \$4600 for the pair for premium models (latest released models from the hearing aid manufacturers) or \$1500 to \$3100 for the pair for value models (next to latest models from select manufacturers). With these options, we aim to provide patients who must purchase on their own with no help from their insurance with competitive options.

For all direct purchases: Payment is due at the time of the fitting and can be made via check, credit card, or Resident monthly bill (for Willow Valley Residents). There is a 60- day trial that starts on the day of fitting, and a full refund minus at \$100 professional fee per device (\$200 per pair) is given if the hearing aids are returned for credit during that time. Price also includes one year of office visits from the provider where the purchase was made.

The IntegrityForward Hearing staff is committed to researching and identifying the best purchase routes for patients and allowing them to decide how to proceed. Once a decision is made, patients are on their way to obtaining the best hearing possible- to improve their hearing, health, and overall life!

