



Funding resources for Cochlear[™] hearing implants

Options to consider when you have been denied coverage by your health plan

Sometimes, health plans do not provide coverage for implantable hearing solutions. In an effort to help you explore alternative funding options, Cochlear has compiled a list of established funding sources for cochlear implants or bone conduction implants. Other sources of funding may exist, or other small local programs may be available in your area. Therefore, we encourage you to contact your audiologist or hearing health specialist, as they may be the best source of information regarding current federal and state programs you may be eligible for, as well as what resources may be available in your community.



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Employer-sponsored health plans

If your health insurance is provided through your employer, check to see if your employer offers other health plans and if they provide coverage for cochlear implants or bone conduction implants. If your employer is self-funded, check with your employer's human resource department to see what appeal options are available to you under the plan. Some employers will allow you to appeal directly to their benefit's committee. If so, ask your employer if they would be willing to remove the exclusion for the implantable hearing solution or make a benefit exception for you.

State health insurance marketplace

If your current health plan does not provide coverage for cochlear implants or bone conduction implants, you may want to explore your options of purchasing an individual health plan that may provide you with implant coverage. Research and shop around for health plans offered through your state's Health Insurance Marketplace. Under the Affordable Care Act, some people may be eligible to receive subsidies or tax credits to help pay for their insurance.

Subsidies are financial assistance from the Federal government to help you pay for health coverage or care. The amount of assistance you get is determined by your income and family size. There are two types of health insurance subsidies available through the Marketplace: the premium tax credit and the cost-sharing subsidy.

The premium tax credit helps lower your monthly expenses. This subsidy is available to people with family incomes between 100% and 400% of the poverty level who buy coverage through the Health Insurance Marketplace. These individuals and families will have to pay no more than 2.01%–9.56% of their incomes for a mid-level plan (*“silver”*) premium. Anything above that is paid by the government. The amount of your tax credit is based on the price of a silver plan in your area, but you can use your premium tax credit to purchase any Marketplace plan, including Bronze, Gold, and Platinum plans. You can choose to have your tax credit paid directly to the insurance company so that you pay less each month, or, you can decide to wait to get the tax credit in a lump sum when you do your taxes next year.

Cost-sharing subsidies (*also called “cost-sharing reductions”*) help you with your costs when you use health care, like going to the doctor or having a hospital stay. These subsidies are only available to people purchasing their own insurance who make between 100% and 250% of the poverty level (*and some Native Americans*). If you qualify for a cost-sharing subsidy, you would need to sign up for a silver plan to take advantage of it. Unlike the premium tax credit (*which can be used for other “metal levels”*), cost-sharing subsidies only work with silver plans. With a cost-sharing subsidy, you still pay the same low monthly rate of silver plan, but you also pay less when you go to the doctor or have a hospital stay than you otherwise would.



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Medicaid

Medicaid coverage for cochlear implants and bone conduction implants varies by state. Medicaid coverage and eligibility is subject to change, however some states have expanded Medicaid eligibility under the Patient Protection and Affordable Care Act (*PPACA*). To determine if you are eligible for Medicaid, or if you have Medicaid and want to know if cochlear implants or bone conduction implants are covered in your state, contact your audiologist or hearing health specialist. You can also contact your state's Medicaid program.

Early & Periodic Screening, Diagnosis & Treatment Program (EPSDT)

EPSDT is the child health component under Medicaid (42 U.S.C. 1396a(a)(10)(A); 1396d(a)(4)(B); 1396d(r)). EPSDT services are mandated for children from birth through age 21. A state must provide to Medicaid beneficiaries under age 21 hearing services, including appropriate screening, diagnostic, and treatment, including hearing aids.

Specifically, EPSDT covers the following medically necessary audiological services for children who are at risk for hearing impairment:

- Audiological assessments;
- Hearing aid evaluation; and
- Medically necessary hearing aid services, including hearing aids and hearing aid accessories and services.

These hearing services must be provided periodically at intervals that meet reasonable standards of medical practice. Because of this national requirement for coverage of children, State Medicaid agencies should not limit the hearing technology interventions offered to a child. Cochlear suggests you work with your hearing health provider to determine if your child's recommended hearing intervention is subject to EPSDT regulations.

Medicare

Medicare covers cochlear implants and bone conduction implants provided you meet Medicare's coverage guidelines for candidacy. Your audiologist or cochlear implant center can help determine if you are a candidate for Medicare coverage for cochlear implantation or bone conduction implants.

Department of Vocational Rehabilitation (DVR)

www.ed.gov

DVR will provide services to individuals who are deaf, hard of hearing or deaf-blind and meet DVR eligibility requirements. Assistance with hearing aids and other assistive listening devices may be provided to individuals who need such devices to secure or retain employment. DVR offices are located in each individual state.

Support programs

Ear Community

www.earcommunity.com

The Ear Community is a non-profit microtia atresia support group that donates Baha® Softband Systems. Candidates must have microtia and atresia to apply. Please visit their website for additional information regarding the application process.

Pax's Ear Fund through Ear Community

Pax's Ear Fund is a hearing health reimbursement program offered through Ear Community that allows audiologists to be reimbursed for fitting/programming services when patients are denied coverage for this service by their insurance provider leaving them unable to pay the fee or high deductible at the time of the fitting/programming. This reimbursement program only covers patients born with microtia and/or aural atresia who wear Bone Anchored Hearing Devices/ Bone Conduction Hearing Implant Systems. As a nonprofit organization that serves the microtia and aural atresia community, we ask that patients must have microtia and/or aural atresia to qualify as we have limited funds to work with for our community.

Songs for Sound

www.songsforsound.com

900 Division St., Nashville, TN 37203
Program Contact: Jaime Vernon, Founder/Director
Phone: 615 739 1194
Email: songsforsound@yahoo.com

Songs for Sound is a Nashville-based charity whose core mission is to improve the quality of life for profoundly deaf children worldwide by providing resources to give them the chance at a mainstream life. Songs for Sound will provide resources for cochlear implants and rehabilitation, including speech/audiology services, to children in need regardless of race, religion or any other criteria.

Cochlear Implant Awareness Foundation (CIAF)

www.ciafonline.org

130 South John Street, Rochester, IL 62563
Email: info@ciafonline.org

The Cochlear Implant Awareness Foundation is a 501(c)(3) nonprofit organization formed in 2006 to connect people with information and resources they need to make an educated decision about cochlear implant surgery, and offer guidance and support to people who choose to become recipients. CIAF does not provide financial assistance for cochlear implant surgery. However, CIAF's Trash to Treasure provides recipients with donated, gently used sound processors. Please visit their website for additional information and to request assistance.

Support programs

The Travelers Protective Association of America (TPA)

www.tpahq.org

2041 Exchange Drive, Saint Charles, Missouri 63303

The Scholarship Trust for the Hearing Impaired is a national project of the Community Service Committee of the Travelers Protective Association (TPA). This special fund was established by TPA in order to assist children and adults in obtaining mechanical devices, medical or specialized treatment or specialized education as well as speech classes, note takers, interpreters, etc. and in other areas of need that are directly related to hearing impairment.

People with deafness or hearing impairment may receive an application for aid from the trust or by going to their website and downloading a scholarship trust application. Completed applications must be returned to the Trust by the end of each quarter: March 31st, June 30th, September 30th, and December 31st. Trustees will review all applications on file as of the last date of each quarter, recipients will be notified within 30 days of the decision, and Trust checks are mailed after the first of the following month. Recipients may only receive aid once a year

by completing a new application each time they seek assistance. Selection of recipients and amount of the scholarship awarded shall be decided upon by the majority of the Trustees. A selection criterion gives special consideration to children demonstrating the greatest financial need. Distributions are made from the interest earned by Trust investments or gifts as designated by donor.

Private, local civic or service organizations

There are many national groups that have programs administered at the level of the local chapter. Not every local chapter participates in these hearing assistance projects, so you'll have to contact the one in your area to determine if they can help. Some of the groups to consider are the Knights of Columbus, Lion's Club, Kiwanis, Rotary Club and Sertoma. If you're not sure if you have a local group for any of these organizations, reach out to your hearing care professional to see if they are aware of these organizations or other sources for financial assistance.

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