

Your Guide To

FINANCIAL ASSISTANCE FOR HEARING AIDS



COMPLIMENTS OF



COMMUNITY HEARING SERVICES

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Introduction

AS “ADVOCATES FOR AMERICA’S EARS,” the Better Hearing Institute is dedicated to serving the nation as a resource of information about hearing loss – how to prevent it, identify it, evaluate it, and, most importantly, treat it. Treating a hearing loss, however, can often seem difficult for those on limited incomes. We know this first hand at BHI; of the thousands of annual inquiries we receive, the most frequent topic concerns financial assistance for hearing aid purchases. That’s why we wrote “Your Guide to Financial Assistance for Hearing Aids.” While BHI itself does not manage an assistance program, this guide will quickly and easily expose you to the multiple charitable foundations, private organizations, insurance plans, corporate benefits, and government programs that help people across the country access the hearing healthcare they need.

When left untreated, hearing loss reduces earning power, disrupts relationships, and causes a wide array of psychological problems. But someone with hearing loss doesn’t have to stand for the status quo – modern hearing aids are an effective solution to these problems. I hope by using this guide you find the resources needed to treat your – or a loved one’s – hearing loss. On behalf of everyone at the Better Hearing Institute, I applaud you for taking the first step towards better health and a better life.

Sincerely,



Micah Levi Spangler
Director of Programs and Services
Better Hearing Institute, Washington DC



Services with Residency Eligibility Requirements by State

Most of the resources you'll find in this guide are for low income individuals and families. Several of them, however, have specific eligibility requirements (i.e. age, veterans' service, etc). The most common restriction pertains to residents of specific states/areas. To assist you in your search, we've organized those services which have residency eligibility requirements by state. Please make sure to pay close attention to these requirements.

California (Sacramento): Deaf Education Reform

Colorado: CDHH

Colorado: H.E.A.R. Project

Colorado (La Plata and San Juan Counties): Eye & Ear Program of
La Plata and San Juan Counties Colorado, Inc.

Colorado (Weld County): Hearing Aid Bank for Weld County

Delaware Nation (Native American tribe): Delaware Nation Vocational Rehabilitation Program

Delaware Valley: Variety Club

Georgia: Georgia Lions Lighthouse Foundation

Idaho: Idaho School for the Deaf and Blind

Kansas (southeast region): Zallers Trust

Kansas (Wichita): Heart Springs-Kansas

Maine (Aroostook County): Howard and Espa Michaud Charitable Trust

Maine: Maine Center on Deafness

Michigan (Kalamazoo area): Constance Brown Hearing Centers

Minnesota: Cripples Child Relief, Inc.

New England area: Dorthy Ames Trust Fund

New York (Buffalo area): Dr. Ann Stadelmaier Hearing Aid Fund

Ohio (Cleveland): Cleveland Hearing and Speech Center

Oklahoma (central region): Central Oklahoma Association for the Deaf and Hearing Impaired

Ontario: Ontario Assistive Devices Project

Pennsylvania (Berks County): Berks Deaf and Hard of Hearing Services

Tennessee (middle area): Ear Foundation

Virginia: Audient

Wyoming: CDHH

Air Force Aid Society

241 18th Street, Suite 202 ■ Arlington, VA 22202
800-769-8951 ■ 703-607-3022 ■ www.afas.org/index.cfm

Services

Financial assistance is given when a qualifying individual cannot otherwise pay for specific basic needs essential to continued personal effectiveness as an Air force member.

The Society believes that it is better to err on the side of generosity in assisting with need.

Emergency assistance usually combines an assessment of the emergency situation and an evaluation of the personal budget to arrive at a decision to make an interest free loan, a grant, or combination of both. Timely response to personal emergencies is the AFAS watchword: streamlined procedures are authorized when the need is under \$250 or the situation is urgent.

Emergency Assistance can be given as an interest free loan, a grant, or a combination of both. Most assistance is provided as interest free loans with repayment set according to budget surplus. Grants or combination loan/grants are given when repayment would cause a genuine hardship, but they should not be given to reward financial irresponsibility. Grants are sometimes given for basic needs: e.g., food, utilities, emergency travel, medical or dental expenses. Hearing aids are specifically covered.

Eligibility

Active duty members and their dependents, retired Air Force personnel and their dependents, Air National Guard and Air Force Reserve personnel on extended duty over 15 days, away from their home station, under Title 10, U.S. Code, and spouses and dependent age children of deceased Air Force personnel (who died on active duty or in retired status) are eligible. Assistance for retired personnel is available but not on a continuing basis. There is a case by case review.

Alexander Graham Bell Association for the Deaf and Hard of Hearing

3417 Volta Place, NW ■ Washington, DC 20007
Tel: 202/337-5220 ■ TTY: 202/337-5221 ■ Fax: 202/337-8314
Email: info@agbell.org ■ Website: www.agbell.org

Mission Statement

“The Alexander Graham Bell Association for the Deaf and Hard of Hearing helps families, health care providers and education professionals understand childhood hearing loss and the importance of early diagnosis and intervention. Through advocacy, education, research and financial aid, AG Bell helps to ensure that every child and adult with hearing loss has the opportunity to listen, talk and thrive in mainstream society. With chapters located in the United States and a network of international affiliates, AG Bell supports its mission: *Advocating Independence through Listening and Talking!*”

Membership organization, minimum dues \$50 adults; \$40 Senior; \$30 Student. Has chapters in CA, CO, FL, GA, ID, IL, IN, KS, KE, LA, ME, MA, MI, MN, NE, NJ, NY, NC, OH, OK, OR, PA, RI, SC, TN, TE, UT, VA, WV, WI. Assistance forming chapters in other states will be given.

General Resources Offered

For Parents

The Parent Section (PS) is committed to extending emotional support and information to families with children who

are deaf or hard of hearing. Any AG Bell member who is a parent, grandparent, great-grandparent or legal guardian of a child who is deaf or hard of hearing is encouraged to become a member of this section. AG Bell offers many programs for parents.

For Deaf and Hard of Hearing Adults

AG Bell has an active service group of adults (18 years or older) who are deaf or hard of hearing and choose to communicate through spoken language and speech reading. One of three special interest groups at AG Bell, DHHS, active since its 1964 founding in Salt Lake City, serves to help AG Bell carry out its mission of encouraging the use of the oral approach in educating children with hearing loss.) They strive to:

- Work together on a national level to coordinate the efforts of regional and local DHHS organizations.
- Collaborate with the [Parents Section](#) and the [International Professional Section](#), as well as with AG Bell state chapters and international affiliates.
- Act on the grassroots level to inform, support parents and mentor young children.

In addition to other AG Bell scholarships, DHHS grants a \$1,000 scholarship each year to a recipient who is profoundly deaf and is attending college.

Many DHHS members serve as volunteers, consultants, or resource persons when the perspective of a person who is oral deaf or hard of hearing is sought for ADA-related issues, oral interpreter training workshops, and the like. Members may help parents through attending an IEP meeting for their child. Many have testified before Congress and other government agencies on a variety of issues related to hearing loss.

Financial Aid and Scholarships

Financial Aid and Scholarship funds are granted to people who meet the specific criteria for each award and may not be used for purposes other than what the award has stipulated. The AG Bell Financial Aid and Scholarship Program offers four awards to help with funding. Please review the specific eligibility requirements for each award before applying at their website, www.AGBell.org. Specific programs are:

Parent-Infant Financial Aid

Award Criteria

Applicants for this program should meet the following criteria:

- Hearing loss must have been diagnosed prior to acquiring spoken language (pre-lingual hearing loss).
- Hearing loss must be in the moderate to profound range. This means that the applicant must have an unaided [Pure-Tone Average](#) (PTA) of 55dB or more in the better hearing ear in the speech frequencies of 500, 1000 and 2000 Hz. Children with cochlear implants meet this eligibility requirement. (*Individuals with unilateral [one-sided] hearing loss are not eligible.*)
- Spoken communication must be the child's primary mode of communication.
- The child must be three (3) years of age or younger as of December 31, 2007. (*If your child is older than three years of age, please look at the [Pre-School Financial Aid award](#) and the [School-Age Financial Aid award](#) on this site.*)
- Applicant must be a resident of the United States (including territories) or Canada.
- Parents/guardians must demonstrate financial need.

Preschool Financial Aid

Award Criteria

Applicants for this program must meet all of the following criteria:

- Hearing loss must have been diagnosed prior to acquiring spoken language (pre-lingual hearing loss).

- Hearing loss must be in the moderate to profound range. This means that the applicant must have an unaided Pure-Tone Average (PTA) of 55dB or more in the better hearing ear in the speech frequencies of 500, 1000 and 2000 Hz. Children with cochlear implants meet this eligibility requirement. (*Individuals with unilateral [one-sided] hearing loss are not eligible.*)
- Spoken communication must be the child's primary mode of communication.
- The child must be at least four (4) years of age and not older than six (6) years of age as of December 31, 2007 AND enrolled in a preschool. (*If your child is younger than four years of age, please look at the Parent-Infant Financial Aid award on AG Bell's website. If your child is older than six years of age, please look at the School-Age Financial Aid award on AG Bell's website.*)
- Applicant must be a resident of the United States (including territories) or Canada.

School Age Financial Aid Awards

The Alexander Graham Bell Association for the Deaf and Hard of Hearing (AG Bell) offers School Age Financial Aid Awards to students with hearing loss, ages 6 to 21, who are registered for or currently enrolled in a parochial, independent or private school offering a mainstream setting. Awards can be used to reduce educational costs such as tuition, room and board, books, equipment, auditory and speech language support services, academic tutoring, transportation and other school-related expenses. Hearing loss criteria are the same as for the college scholarships. In addition:

- Must be between 6 and 21 years of age on December 31, 2007.
- Enrolled or registered for enrollment on a full-time basis in a parochial, independent or private school in which the child participates in a mainstream setting. (Public school, home school and post-secondary education do not meet the criteria for this award.)
- Demonstrate financial need.

College scholarships for undergraduate and graduate programs:

DHHS Scholarship

In order to be eligible for this program, applicants must meet all of the following criteria:

- Hearing loss must have been diagnosed prior to acquiring spoken language (pre-lingual hearing loss).
- Hearing loss must be bilateral and in the moderate to profound range. Applicants must have an unaided Pure-Tone Average (PTA) of 60dB or greater in the better hearing ear in the speech frequencies of 500, 1000 and 2000 Hz. *Applicants with cochlear implants meet this eligibility requirement. Unilateral (one-sided) hearing loss does not qualify.*
- Spoken communication must be the student's primary mode of communication.
- Enrolled in or applied to a mainstream and accredited college/university as a full-time student.
- Applicants are eligible for one scholarship per school year and are limited to a total of two scholarship awards.
- Scholarship awards range from \$1,000 to \$5,000. Applicants should not request a specific amount; recipients and award amounts are determined by a committee of volunteers and all decisions are final.
- In addition to other AG Bell scholarships, DHHS grants a \$1,000 scholarship each year to a recipient who is profoundly deaf and is attending college.

Arts and Sciences Awards

The Alexander Graham Bell Association for the Deaf and Hard of Hearing (AG Bell) offers Arts and Science Financial Aid Awards to students, ages 6 to 19, to participate in 2006-2007 after school, weekend or summer programs focused on developing skills in the arts or sciences. Programs can be sponsored by museums, nature centers, art or music centers, zoological parks, space and science camps, dance and theater workshops or any other program with a focus on the arts or sciences.

Awards cannot be used for programs that offer academic credit, travel or study abroad, recreational summer camps, sports camps or sports, including figure skating or gymnastics.

Award Criteria

- Have been diagnosed with a moderate to profound hearing loss prior to acquiring spoken language. (Hearing loss averages 55dB or greater in the better ear in the speech frequencies of 500, 1000, and 2000 Hz.)
- Use spoken communication as their primary mode of communication.
- Are at least 6 years old and younger than 19 years old by December 31 in the year in which they apply.
- Parents/guardians must demonstrate financial need.

Alpha One (Independent Living Center)

127 Main Street ■ South Portland, ME 04106

800-640-7200 ■ 767-2189 (V/TTY)

www.alphaonenow.org ■ lrrouelle@alphaonenow.org ■ JDunleavy@alphaonenow.org

1048 Union Street, Suite 2 ■ Bangor, ME 04401

800-300-6016 ■ 941-6553 (V/TTY)

P.O. Box 560 ■ Mapleton, ME 04757

764-6466 (V/TTY) ■ 800-974-6466 (V/TTY) ■ 764-5396 (FAX)

aroostook@alphaonenow.org

Services and Eligibility

Adaptive Equipment Loan Program, Adaptive Driver Education, and Information and Referral Service are of special interest to deaf citizens and agencies who serve deaf clients. Low interest loans can cover hearing aids, flashing alert systems, and agency TTYs. Interest rates are based on the borrower's monthly income and expenses, and loans may be for extended periods of time. A down payment may not be required. A loan of \$2,500 or less could qualify for expedited approval.

Adaptive Equipment Loan Program

Loans are available from \$250 up to \$100,000, with extra quick decisions on those for \$5,000 or less. The Finance Authority of Maine (FAME) carefully looks at your loan application to make sure you can make the monthly payments. Any kind of adaptive equipment or building alteration that makes people with hearing loss more independent is eligible. Some examples include hearing aids, TTYs, assistive animals, and visual fire alarms

To Apply

The mPower consumer pre-application can be completed online. Download the form from www.mpowerloans.org/application/index-new.php. People with questions and call (1-800-640-7200 V/TTY) or send emails at info@mpowerloans.org or make a face-to-face appointment.

Assistive Technology Loan Fund Authority (ATLFA)

1602 Rolling Hills Drive, Suite 107 ■ Richmond, VA 23229

866-835-5976 ■ 804-662-9000 ■ FAX: 804-662-9533

www.atlfa.org ■ atlfa@atlfa.org

Services and Eligibility

ATLFA provides low-interest loans to disabled residents of Virginia who need assistive technology or home modifications. Loans are available for a wide variety of equipment including hearing aids, communication systems, or telecommunication devices for the deaf.

AUDIENT Program

901 Boren Ave, Suite 810 ■ Seattle, WA 98104-3534

206-838-7194 ■ Toll Free: 1-877-AUDIENT (1-877-283-4368) ■ Fax: 206-838-7195

www.audientalliance.org ■ info@audientalliance.org

Services and Eligibility

AUDIENT, an alliance for accessible hearing care, assists income qualified hard of hearing people nationwide to access quality hearing aids and related care at significantly reduced costs. The AUDIENT Program was designed for individuals whose income is above the government's established poverty levels, but who still find it difficult to afford quality hearing care. It offers reduced cost hearing aids, earmolds, a fitting, three follow-up visits, and a one year limited manufacturer's warranty. Arrangements are made for referral to a participating hearing healthcare professional nearby. Income requirements: Family size: 1/\$24,500 income, 2/\$33,000, 3/\$41,000.

Benevolent Protective Order of Elks of the USA

2750 N. Lakeview Avenue ■ Chicago, IL 60614-1889

773-755-4700 ■ www.elks.org

While there is no national program to help people with hearing loss, some local chapters will assist individuals.

To locate local chapters, people should check their phone directory or go to this website for information:

www.elks.org/lodges/default.cfm

Berks Deaf & Hard of Hearing Services

201 West Wyomissing Blvd. ■ West Lawn, PA 19609

610-685-4520 ■ 610-685-4525 TTY ■ 610-685-4525 ■ 610-685-4526 Fax

www.bdhhs.org ■ bdhhs@bdhhs.org

Services

BDHHS provides low income hearing aid assistance, free hearing screenings, as well as free assistive devices.

Eligibility

Qualified deaf and hard of hearing residents of Berks County, PA may apply. Income requirements are evaluated case by case, but recipients must be low-income.

To Apply

To qualify, deaf and hard of hearing residents of Berks County, PA must complete an application, provide proof of identification, and be financially eligible to receive assistance. Income guidelines are included in the application. Contact the organization at the address above. There is no online application form.

Bill Daniels Center for Children's Hearing

The Children's Hospital ■ 13123 East 16th Avenue
Aurora, CO 80045 ■ 720-777-1234

Services and Eligibility

Widex Pediatric Hearing Assistance Program Loaner Network

Widex advanced technology digital loaner hearing aids provide immediate access to amplification for children while awaiting approval of funding for permanent hearing solutions.

To Apply

Contact Valerie Hernandez at 303-861-6531

CareCredit

GE Card Services ■ PO Box 960061
Orlando, FL 32896-0061 ■ 800-677-0718 ■ www.carecredit.com

Services and Eligibility

CareCredit gives people the buying power to purchase the highest quality hearing aid to correct their hearing loss with affordable monthly payment options (determined by creditworthiness of applicant). The biggest difference between CareCredit and Visa/MasterCard is that any transaction over \$300 qualifies for a special financing promotion. Financing promotions vary in every healthcare practice, but they generally fall into these categories: convenient monthly payment, promotions (varying from provider to provider) and low monthly payment promotions with a fixed interest rate.

CareCredit offers a full range of payment plans.

To Apply

Not all providers accept CareCredit. Hearing aid professionals can provide applications, and then they will submit the application by phone, fax, or internet, and get an immediate answer. Or patients can apply online, but they should make sure their provider accepts it first. The website will give them that information. www.carecredit.com/apply/index.html

Center for Hearing and Communication

50 Broadway, 6th Floor ■ New York, NY 10004
Phone: 917-305-7700 (Voice) ■ 917-305-7999 (TTY) ■ 917-305-7888 (Fax)
www.lhh.org ■ info@lhh.org

Services

Previously known as the League for the Hard of Hearing for 100 years, we accomplish our mission by providing hearing rehabilitation and human services for people who are hard of hearing or deaf, and their families, regardless of age, ability to pay, or mode of communication, and by striving to empower consumers to achieve their potential.

Central Oklahoma Association for the Deaf and Hearing Impaired

330 North Classen, Suite 205 ■ Oklahoma City, OK 73106 ■ 405-842-0806 (V, TTY)

Services

The association makes hearing aids available to low-income individuals and provides information and referral services. These services include assistance for hearing impaired such as hearing aids, sign language training, TDD/TTY equipment, written information, and some financial assistance.

Eligibility

Applicants must be residents of Canadian, Lincoln, Caddo, Logan, Comanche, Oklahoma City, Grady, Pottawatomie, Kingfisher, or McClain counties in central Oklahoma. Any resident of any age with a hearing impairment is eligible. An annual membership fee of \$15.00 individually and \$20.00 family is required. Income and resources of applicant are considered by the committee which makes the final determination.

To Apply

All clients are referred to the John W. Keys Speech and Hearing Center.

825 NE 14th St.
Oklahoma City, OK 73104
405-271-4214 (V/TTY)
No web site or email

Cleveland Hearing & Speech Center

11206 Euclid Avenue ■ Cleveland, OH 44106
216-231-8787 voice/TTY ■ 216-231-7141 fax ■ www.chsc.org/

Services

Hearing (screening and evaluation, hearing aid dispensing, assistive listening device demonstration, evaluation and dispensing, hearing loss management and hearing conservation programs); Services for the Deaf and hard of hearing (24-hour sign language interpreting, ASL instruction, case management, advocacy and Americans with Disabilities Acts consultation, information and referral programs), and the Regional Infant Hearing Program (Free-of-charge, family-focused outreach service for infants and toddlers (birth to age three) living in Ashland, Crawford, Ashtabula, Cuyahoga, Erie, Geauga, Holmes, Huron, Lake, Lorain, Medina, Richland, Trumbull, and Wayne counties, complete information on hearing, hearing loss, amplification, Assistive Listening Devices, and cochlear implants and home visits as needed).

Audiology Patient Assistance Program

This program provides hearing aids and/or assistive listening devices to low-income, qualified individuals in this area. Each year we provide new hearing aids and other assistive listening devices to those who otherwise could not afford them. Grant funding from local foundations supports this program. Availability of programming can vary with changes in grant funding.

Typically, we can only provide one hearing aid per patient through the APA program. While there is no charge for the hearing aid itself, there are charges for professional services rendered including testing and follow-up appointments. These fees for services are discounted on a sliding fee scale consistent with the patient's ability to pay as determined by review of the application and proof of income.

Repairs to assistive listening devices or hearing aids obtained through this program are not charged to you during the warranty period, but after the warranty period repairs become the financial responsibility of the patient. After the initial fitting, there may be additional charges to the patient for any services provided by the audiologist.

All fees for hearing aid services are DUE IN TOTAL at the time of the hearing test/ear impression visit and are non-refundable. We provide services on a sliding scale. If accepted into the program, typical charges range from \$123 to \$463. Remember, charges are for services only; the hearing aid itself is given at NO CHARGE.

Devices may or may not come with a manufacturer's warranty. Warranty information will be explained at the dispensing visit. CHSC does not handle repairs of assistive listening devices. The patient is responsible for sending any malfunctioning product back to the manufacturer. CHSC does not do installations of any assistive listening device. It is the patient's responsibility to arrange for installation of the product. Installation costs are not covered by any of the fees paid to CHSC. Most devices are special ordered and will require returning to CHSC for a second visit.

Eligibility

Eligibility for the program is based on the completion of an application and proof of income, submitted by the patient. Patients must indicate if they have Medicaid or other health insurance.

To Apply

Visit www.chsc.org/Media/MediaManager/apa_application2005_complete.pdf. People who have any questions regarding this program or would like an application can call the CHSC Audiology Department at 216-231-8787. Or they can download the application at the link above.

Colorado Center for Hearing, Speech and Language

The Center for Hearing, Speech & Language - Denver Facility
4280 Hale Parkway ■ Denver, CO 80220 ■ 303-322-1871

The Center for Hearing, Speech & Language - Colorado Springs Facility
1329 N. Academy Blvd. ■ Colorado Springs, CO 80909 ■ 719-597-3390
www.chsl.org ■ Info@chsl.org

Services

This organization offers a sliding scale for purchasing hearing aids. The Center will evaluate a client and match with an appropriate hearing aid. A hearing test usually costs \$60, but in applying for financial assistance, patients only pay \$25 and Mile High United Way pays the other \$35. This \$25 is due at the time of the appointment. If they decide to get the hearing aids, half of their cost is due when the impressions are taken and the other half when the hearing aids are fitted.

To Apply

Patients should schedule an appointment for a hearing test and hearing aid evaluation. If they have had a hearing test done elsewhere within the last 6 months, they can bring a copy of it instead. At the end of the appointment, they will receive the financial assistance application to take home, fill out, and return with the required documentation.

Colorado Neurological Institute

701 East Hampden Ave, Suite 330 ■ Englewood, CO 80113
303-788-4010 ■ 303-788-5469 (Fax)
www.thecni.org/hearing/index.htm ■ NPyle@TheCNI.org

Services and Eligibility

Cochlear Implant Assistance Programs

www.thecni.org/hearing/assistance.htm#ciap

Applicants (and/or their parents if the applicant is under 18) must be permanent legal residents of the U.S., be proven candidates for a CI before applying, have no or insufficient insurance coverage for the procedure, and demonstrate a commitment for appropriate therapy after the implant. If they have a CI whose internal device needs replacing after the warranty expired, they are eligible. If their speech processor has failed and they cannot find any other source of funding, they are eligible. Funding for bilateral implants is NOT eligible. Eligibility criteria are re-evaluated every 6 months and may be modified more frequently if needed. These criteria were established November 27, 2007.

To Apply

The application is available online, or you can contact the CNI. www.thecni.org/hearing/PDF/2008.CIAP_Application.pdf. The application MUST be filled out completely.

Services and Eligibility

The Angel Network

The Angel Network assists with the financial needs of cochlear implant recipients in need of rehabilitation. The time immediately following cochlear implant surgery can be financially overwhelming. The rehabilitation, though critical, is often quite costly, and there are few options available to assist with the costs of vitally important speech, language, and auditory/verbal therapy.

The applicant (and legal guardian(s) if the applicant is under 18) must be a legal resident of Colorado or Wyoming. CI recipients, including those with insurance but only limited coverage for rehabilitation and who have committed to appropriate therapy are eligible. Depending on the level of financial need, partial or full assistance could be provided. All other sources of financing must be exhausted, and a specialist will review each application to see if something was overlooked.

Only costs associated with certified and/or licensed speech or auditory/verbal therapists will be considered, and previously incurred costs are not eligible. Assistance will be available for a maximum of 1 year, but patients may re-apply.

To Apply

Applicants must include all required attachments and documentation. They can request an application or download it from www.thecni.org/hearing/AngelNetworkApplication.pdf.

For more information, they can contact CNI by e-mail at NPyle@TheCNI.org or call 303-788-4010. Applications should be mailed to The Angel Network, CNI Center for Hearing, 701 East Hampden Ave., Suite 330, Englewood, CO 80113.

Services and Eligibility

Baha (Implantable) Assistance Program

For some types of hearing loss, conventional aids do not provide benefit. Conductive, mixed hearing loss, or single-sided deafness may be helped instead with the Baha system, which uses bone as a pathway for sound, bypassing the outer and middle ear. The only implanted treatment for hearing loss that works through direct bone conduction, it allows sound to be processed by the cochlea without involving the outer ear or ear canal, enabling those with specific types

of hearing loss to benefit from a natural transmission of sound. Unlike hearing aids, the Baha system does not rely on amplification, and unlike cochlear implants, it does not utilize electronic impulses to stimulate the cochlea.

The Baha Assistance Program may be able to assist qualified candidates needing the Baha device. The Baha Assistance Program awards only the actual system itself (the internal and external components). Patients are still responsible for other costs associated with the procedure, such as the physician, hospital, surgical, and audiological fees. The average out-of-pocket cost for candidates who receive a Baha device through the CNI Center for Hearing is approximately \$10,000.

Applicants (or their parents if they are under 18) must be permanent, legal U.S. residents. Applicants must be determined to be candidates for a Baha device prior to application and not have insurance coverage for it. Previously-implanted devices will not be covered. Applications may be considered from applicants who already have a BAHA device if the applicant is attempting to replace a failed internal device no longer under warranty. However, attempts to cover the expense of a replacement prosthesis by other means must be exhausted prior to consideration for assistance from this program. Applications for a bilateral implant will **not** be accepted. Eligibility criteria are effective November 27, 2007; they are re-evaluated every 6 months and may be modified more frequently if needed.

To Apply

For more information, contact CNI by e-mail at NPyle@TheCNI.org or call 303-788-4010. Request an application from CNI, or download it from www.thecni.org/hearing/2007-BAHA-Application.pdf.

All applicants must provide all required attachments and documentation with their completed applications before being considered for this Assistance Program. Applicants will be contacted if incomplete applications are received and will be given a maximum of 6 months in which to submit all required documents.

Communications for the Deaf and Hard of Hearing (CDHH)

(Colorado Optimist project)

Harold Leith

2050 Mt Zion Dr ■ Golden, CO 80401-1738 ■ 303-278-1204

K0RQ@comcast.net (Note: the second character is the number Zero, not the letter “O.”)

Sam Bartley

3272 Foxtail Court ■ Colorado Springs, CO 80920-5507 ■ 719-282-1227

Services

Working through the Optimist Clubs in Colorado, Mr. Leith collects old hearing aids and has them refurbished by Starkey. In addition, Starkey donates some hearing aids. If a match is found with a donated hearing aid, the aids are free of charge. If a Starkey model is used, there will be a variable fee, usually ranging from \$100-\$200. Once the fee is received, the hearing aid will be sent to the applicant's audiologist.

Eligibility

Residents of Colorado and Wyoming must meet income limitations, assessed on a case-by-case basis.

To Apply

Applicants should contact either Mr. Leith or Mr. Bartley. They will receive a list of the current stock of hearing aids and those available from Starkey, and they can then take this list to their audiologists. If any of the aids are a good solution for their hearing loss, the appropriate hearing aid will be sent to the audiologist for fitting.

Constance Brown Hearing Centers

1634 Gull Road ■ Kalamazoo Medical Arts Building ■ Kalamazoo, MI 49048
4855 W. Centre Avenue ■ Oak Park Centre ■ Portage, MI 49024
877-343-2601 ■ 269-343-2601
www.cbrown.org ■ info@cbrown.org

Services and Eligibility

The Center offers sliding-scale hearing aids to area residents from newborns to the elderly.

To Apply

Residents should make an appointment with the Center.

Corporate or Employee Assistance

The majority of people with hearing loss in America are under retirement age so it is important to seek out available help through your corporation whether it is private, government or not-for-profit.

Insurance or Discounts

Many corporations, including your hearing health provider or union, may offer financial assistance for hearing aids or audiological services either through reimbursement or as part of a hearing healthcare agreement entitling you to a discount on hearing aids from local hearing healthcare professionals.

Private insurance coverage for hearing aid treatment is very limited for adults nationwide, although insurance mandates for children have been enacted in 16 states as of this guide's publication date (CT, CO, DE, KY, LA, ME, MD, MN, MO, NJ, NM, OK). Only two states mandate some form of coverage for adults. Rhode Island mandates that insurance policies cover hearing aids for adults as well as children, although the minimum benefit for children is significantly higher than the minimum benefit for adults. Arkansas does not mandate coverage of the cost of hearing aids, but rather requires insurance companies offer coverage to employers in the state. However, if the employer chooses to add this option, the health plan must provide hearing aid coverage of no less than \$1,400 per ear every three years for individuals of all ages.

At the federal level, at least eleven insurance plans offered to federal employees through the Federal Employees Health Benefits Program (FEHBP) include coverage for hearing aids as of January 1, 2009. Children were covered through FEHBP plans as of January 1, 2008. All of the FEHBP plans, and all of the state mandates, provide minimum benefit amounts that must be covered towards hearing aid treatment, and allow the person to select any hearing aid that best suits their needs and pay the difference out of pocket. These plans all include restrictions on how many years must pass between coverage claims. *Courtesy of: Andy Bopp, Hearing Industries Association*

Americans with Disabilities Act (ADA)

Under the Americans with Disabilities Act (ADA) you may be eligible for hearing aids or other assistive technology if it is needed to perform your job. For more information on your legal rights on the job see: www.betterhearing.org/hearing_solutions/legal_rights.cfm

Medical Flexible Spending Accounts

To address the increasing health care costs, the federal government enacted Section 125 of the Internal Revenue Codes. Through IRS Code Section 125 employers are able to provide their staff with the opportunity to establish Flexible Spending Accounts (FSA's) that reduce their taxable income and apply the money saved to help off-set these medical expenditures.

In other words, the medical portion of an FSA permits staff members through payroll deduction to set aside up to \$5,000 pay per year, on a pre-taxed basis to pay for out-of-pocket medical and dental expenses for themselves and or family members. The deduction maximum limits are set by the employer and cannot exceed \$5,000 and each participant determines the amount of money they will contribute up to the pre-determined maximum. Basically, all expenses not covered under a group insurance plan are considered covered expenses and can be utilized with this program. These include, but are not limited to medical deductibles, out-of-network claims, expenses for special treatments, hearing aid devices, prescriptions and over the counter medication, dental and vision care expenses, and many other commonly used medical products.

In order to receive the reimbursement participants can choose one of two options: submitting a claim form after services are rendered and receiving a reimbursement for all eligible expenses by mail, or the use of a debit card which can be utilized to pay for covered expenses at the time of purchase or when services are rendered. Either way, medical reimbursements may be obtained regardless of the accumulated amount in the participants account. For example, a person with a hearing loss who is considering the purchase of a hearing aid can make the purchase in January, and pay it off biweekly through pre-taxed payroll deductions.

As a participant, it is important to calculate your elected funds each year carefully as the Internal Revenue Service requires that any unused money left in the account at the end of the plan year must be forfeited; basically there is a “use-it-or-lose-it” rule. Although participants have three (3) months after the plan year to submit expenses incurred during the plan year, it is important to spend very carefully in order to avoid an end of the year purchasing spree. In addition, you are not able to make changes in your account during the year unless there is a change in your family status or spouse’s employment. If such an event should occur, you must notify the plan sponsor or Human Resources Department within 30 days of the qualifying event in order to make the change in your deduction.

In summary, Flexible Spending Accounts are an excellent way to save on the numerous medical care expenses that face many working individuals today. With this said these tax-advantaged financial accounts can be utilized to aid in the expense of hearing aids or assisted listening devices by utilizing tax-deferred dollars.

Courtesy of: Jeannine DelPozzo & Greg Santi, SPHR, Director of Human Resources Widex Hearing Aids.

Crippled Child Relief, Inc.

15135 38th Ave N ■ Plymouth, MN 55446
763-550-0176 (Voice)

Services

This volunteer-run foundation assists people with disabilities by purchasing adaptive equipment.

Eligibility

Any Minnesota resident with visual, hearing, or other impairments is requested to try to exhaust other resources before applying. There is no maximum amount that any one individual can receive. Anyone of any age of low to medium income levels can apply.

To Apply

The first Wednesday of each month, a committee reviews financial assistance applications for hearing aids, ALDs, etc. Applicants will be contacted if approved for the funds.

Deaf Education Reform

c/o NorCal Services for Deaf and Hard of Hearing
4708 Roseville Road, Suite 111 ■ North Highlands, CA 95660
916-349-7500 V / TDD / VP
www.norcalcenter.org ■ info@norcalcenter.org

Services and Eligibility

While the agency does not directly provide hearing aids, it will send clients to the Agency for Hearing in Sacramento, which provides sliding scale fees for low-income residents.

Agency For Hearing

1800 28th Street
Sacramento, CA 95816
916-732-9040
888-725-8372
916-454-4559 (Fax)
www.agencyforhearing.org
clinic@agencyforhearing.org

To Apply

Contact NorCal or the Agency for more information.

Delaware Nation Vocational Rehabilitation Program

Oklahoma Department of Rehabilitation Services State Office
3535 N.W. 58th Street, Suite 500 ■ Oklahoma City, OK 73112-4815
405-951-3400 ■ 800-845-8476 ■ 800-847-4042 ■ Fax: 405-951-3529
www.okrehab.org ■ www.delawarenation.com/voc.html

Services

Include provision of hearing aids and assistive listening devices.

Eligibility

1. Be an enrolled member of a federally recognized tribe.
2. Be able to benefit from vocational rehabilitation services to get a job.
3. Must require vocational rehabilitation services to prepare, enter, and retain employment.
4. Have a documented mental or physical disability or impairment which is a substantial barrier to employment. Hearing loss qualifies.
5. Must reside within the Delaware Nation service area, including Blaine, Caddo, Cleveland, Grady, Kiowa, Logan, McClain, and Oklahoma counties.

To Apply

Qualified applicants need to contact different people depending on the tribe to which they belong.

Disabled Children's Relief Fund

P.O. Box 89 ■ Freeport, New York 11520
www.dcrf.com

Services

DCRF grant applications may be used for modest awards for assistive devices.

Eligibility

People needing help for small grants for assistive devices and rehabilitative services for children up to 18 years old can apply. More than one grant can be received, but each grant requires its own application. DCRF focuses special attention on helping children throughout the U.S. that do not have adequate health insurance, especially the physically challenged. In some cases, DCRF may be the last resort.

To Apply

Applications may be submitted by parents or guardians for an individual child, or by a non-profit organization for a small group of children. An application form is available online www.dcrf.com and then should be mailed in. Applications are accepted between April and September, and only one application per year is accepted. The application *must* be complete, or it will not be considered.

Dr. Ann Stadelmaier Hearing Aid Fund

4949 Harlem Road, Suite 301 ■ Amherst, NY 14226
Voice: 716-833-4488 ■ FAX: 716-839-1218
www.hearingevaluationservices.com ■ info@aadb.org

Services

The fund is intended to help people with hearing loss who cannot afford hearing assistance by providing each of them with one new digital hearing aid.

Eligibility

The program is available only to residents of the Buffalo, NY area (Erie, Niagara, Chautauqua, and Cattaraugus counties). Eligibility is based on financial and audiological need. The cost to the client is a \$150 dispensing fee payable to the University of Buffalo that covers all visits within the first two years.

To Apply

A downloadable application form and patient information sheet are available on the website.

Dorothy Ames Trust Fund

Key Bank Trust Client Services ■ Mail Code NY-31-66-0442
66 South Pearl St., 4th Floor ■ P.O. Box 22042 ■ Albany, NY 12201
Attn: Ed Deluccia ■ 866-238-8650 (V) ■ 518-257-9662 (V) ■ Fax: 1-518-257-9670

Services and Eligibility

This fund provides grants for the purchase of hearing aids and auditory trainers for deaf children of New England. This

is a very small trust fund, and payment for cochlear implants is beyond the scope of its resources. However, assistance for portions of expenses is feasible.

To Apply

Parents should send a copy of the audiologist report, a statement of need, an estimate of costs for equipment or services requested, and the most recent signed tax return. If they get partial assistance from other sources and need more, they should specify what they have looked at and what they have found.

EAR Foundation

PO Box 330867 ■ Nashville, TN 37203

(voice/TDD) 800-545-HEAR ■ 615-627-2724 ■ Fax: 615-627-2728

www.earfoundation.org ■ info@earfoundation.org

Services and Eligibility

Patients in the Middle Tennessee area may apply for a no-interest loan with payments tailored to fit the individual's budget in order to purchase a hearing aid:

1. They must be US citizens.
2. They must reside in one of the following Middle Tennessee counties: Cheatham, Cannon, Davidson, Robertson, Rutherford, Sumner, Williamson, or Wilson.
3. They must be age 55 or older.
4. Their annual income must not exceed \$15,000.

This is a program of last resort. Patients should not apply if they have other financial resources available.

To Apply

If they apply for assistance, they will pay a **non-refundable** application-processing fee of \$30.00 per hearing aid. This is the only fee the EAR Foundation will ask them to pay. A nominal monthly loan payment will be assessed based upon the assets and income statements provided with this application.

People should contact the Foundation or download the application from www.earfoundation.org/downloads/senior_ears_form.pdf.

They should send the application and supporting materials **only** when they can send everything at the same time.

Easter Seals

230 West Monroe Street, Suite 1800 ■ Chicago, IL 60606

Phone: 312-726-6200 ■ TTY: 312-726-4258 ■ Fax: 312-726-1494

Toll-Free: 800-221-6827 ■ www.easterseals.com

Easter Seals has been helping individuals with disabilities and special needs, and their families, live better lives for more than 90 years. From child development centers to physical rehabilitation and job training for people with disabilities, Easter Seals offers a variety of services to help people with disabilities address life's challenges and achieve personal goals.

Easter Seals offers help, hope and answers to more than a million children and adults living with autism and other disabilities or special needs and their families each year. Services and support are provided through a network of more

than 550 sites in the U.S. Each center provides exceptional services that are individualized, innovative, family-focused and tailored to meet specific needs of the particular community served.

Services

May purchase adaptive devices and medical equipment for children ages 0-21 includes hearing aids, cochlear implants, and speech therapy. They also offer hearing screening and pay for surgical procedures.

Eligibility

Aid is based on economic need, with sliding-scale services available. Age limit is up to 21 years old.

To Apply

The doctor or nurse contacts Easter Seals, who sends the Direct Services paperwork. The patient (or usually, the parent) fills it out. Or to find an Easter Seals nearest you simply go on their website, enter your zip code and the Easter Seals office closest to you will be listed.

The Elks & Royal Purple Fund for Children

100-2629 – 29th Avenue ■ REGINA SK S4S 2N9

306-569-3723 ■ 888-THE-ELKS (843-3557) ■ Fax: 306-565-2860

www.elksandroyalpurple.org

Services

The Personal Assistance Program pays for medical needs up to \$10,000 (Canadian) per individual. Money from the fund may be used to purchase hearing aids, auditory trainers, medicine, crutches, braces, technical aids, books and many other items required by a needy child including transportation or food and lodging for children to be treated or assessed medically in Canada.

Eligibility

Canadian children under age 19 are eligible.

To Apply

Applicants must convince a local lodge to take the application. To locate a local lodge, they should contact the organization at the address above or use the following website: www.elks-canada.org/pages/directory.htm. Income must be verified. The family also needs a letter from the child's doctor or professional in the related field to provide confirmation of need and appointments booked. Other required information includes exact cost, duration of treatment, type of equipment recommended, etc. Ideally, families should apply before assistance is required, but when time is of the essence, proof of the expenses is sufficient.

In addition to personal assistance given to individual children through the fund, there are other programs. In 1968 the Elks and Royal Purple Deaf Detection and Development Program was launched to promote and create the best possible services for the Canadian children with hearing loss.

Eye & Ear Program of La Plata and San Juan Counties Colorado, Inc.

(Through the Kiwanis Club) ■ c/o Robert H Tyner, President
Po Box 121 ■ Durango, CO 81302-0121

Services and Eligibility

The program offers sliding scale prices for hearing aids, up to a 70-80% discount.

Residents of La Plata and San Juan counties in Colorado of all ages are eligible. Students who qualify for free school lunches or adults with incomes less than 145% of the National Poverty Level are eligible.

To Apply

People should contact the San Juan Basin Health Department and ask for help from the Eye and Ear Program. Michelle Romero will work with them and tell them what it takes to qualify. They will have to show proof of income and fill out an application.

San Juan Basin Health Department

281 Sawyer Drive
Durango, CO 81303-3412
970-247-5702

Federal Employees Health Benefits Program

See Corporate and Employee Assistance

First Hand Foundation

2800 Rockcreek Parkway ■ Kansas City, MO 64117
816-201-1569 ■ 816-571-1569 Fax
www.cerner.com/firsthand ■ Firsthandfoundation@cerner.com

Services

First Hand assists individual children who have clinically relevant, health-related needs but no financial net to cover these expenses. Through this individual focus, First Hand reaches children throughout the world who might normally fall through the cracks of insurance coverage and state aid. The foundation strives to provide assistance that creates independence, rather than dependence, for its recipients. Additionally, as a nonprofit organization, the foundation implores doctors, hospitals, and equipment providers to cooperate with the foundation and its mission by discounting their services below listed prices.

First Hand would cover expenses associated with assistive technology equipment, hearing aids, and possibly travel for cochlear implant therapy. Lodging at a medical discount rate may qualify but ONLY if charitable housing is not available.

Eligibility

To be considered for funding, applicants must meet the following criteria:

1. The child must be 18 years of age or younger (a child 18 – 21 can be considered if under the care of a pediatrician and in a child-like state).
2. The child must be under the care of a pediatrician.

3. The case must involve a child with a specific need.
4. The request must be clinically relevant to the health of the child.
5. There must be no existing insurance coverage for the requested expenses.
6. An application for expenses already incurred will not be considered for First Hand Foundation funding.

The First Hand Foundation is global, and it accepts applications from anywhere in the world. International cases are considered on a case-by-case basis and are subject to special internal guidelines and restrictions.

We don't distribute funds directly to the families. Many hospitals have emergency funds. If this possibility does not exist, it is up to the case manager's discretion where First Hand will send the funds.

To Apply

Qualified applicants should submit the following items:

1. Application form online, www.cerner.com/firsthand/filedownload.asp?LibraryID=497
2. Letter from doctor on letterhead explaining the child's diagnosis, history of illness, specific request for funding and other relevant information.
3. Letter from provider on letterhead showing the original cost and estimated discount (discount must be given in order for First Hand to assist).
4. First page of federal income tax return.
5. Letter of denial from insurance company
6. Child's photograph and photo release form, www.cerner.com/firsthand/filedownload.asp?LibraryID=812
7. Once these items are submitted, the case manager will review the application. First Hand may request additional documentation.

All documentation should be submitted before the last Wednesday of the month in order for the application to be reviewed by the Clinical Decision Committee. The Clinical Decision Committee consists of Cerner associates who meet on the first Wednesday of the month. After the committee has reviewed the submitted materials from each case, a decision will be made. The case manager will follow up with the applicant within a week of the meeting. If approved, funding will be sent to the provider within two weeks.

Please note: The recipient must use the funding within 12 months of the date granted or must reapply to First Hand. Applicants can apply one time in a 12-month period and no more than three times to the Foundation.

Fraternal Order of the Eagle

Fraternal Order of Eagles Grand Aerie

1623 Gateway Circle S. ■ Grove City, OH 43123

Phone: 614-883-2200 ■ Fax: 614-883-2201

www.foe.com

For more than a century, the Fraternal Order of Eagles has had a major positive influence on our region, nation, world... and most importantly on our communities.

It was the Eagles who pushed for the founding of Mother's Day, who provided the impetus for Social Security and, who pushed to end job discrimination based on age. The Eagles have provided support for medical centers across the country to build and provide research for medical conditions — they raise millions of dollars every year to combat heart disease and cancer, help handicapped kids, uplift the aged and make life a little brighter for everyone.

The Fraternal Order of Eagles uphold and nourish the values of home, family and community that are so necessary and

it seems so often get ignored and trampled in today's society.

The Eagles are hometown builders. They support our police, firefighters, and others who protect and serve. They fund medical research in areas such as spinal cord injuries, kidney disease, diabetes and Alzheimer's.

Look for a local Fraternal Order of Eagles in the phone book or at the website, www.foe.com/index.aspx

Georgia Lions Lighthouse Foundation

1775 Clairmont Road ■ Decatur, GA 30033

800-718-SITE (7483) ■ Fax: 404-636-5549

<http://lionslighthouse.org>

www.lionslighthouse.org/ll/images/files/provider-agreement.pdf

Services

Providing hearing care to the uninsured and working poor, the Georgia Lions Lighthouse Foundation funds the purchase of hearing aids. The affordable hearing aid package includes a digital aid, an earmold, and 4 appointments to a Lighthouse Hearing Provider's office. The client's household income and type of aid recommended will determine the cost of the package.

Eligibility

1. Be a resident of Georgia
2. Meet household income eligibility requirements (under 200% of the Federal Poverty guidelines)
3. Have a current hearing test (within the last six months)
4. Have a recommendation from an audiologist or hearing aid dispenser

To Apply

Applicants can download the form.

www.lionslighthouse.org/ll/images/files/hearingapplication.pdf

People should mail in a complete application with documentation to the Lighthouse. For questions/concerns, call 404-325-3630 or 800-718-7483.

Gift of Hearing Foundation

95 Old Boston Neck Road ■ Narragansett, RI 02882 ■ 617-661-HEAR 4327

www.giftofhearingfoundation.org ■ info@giftofhearingfoundation.org

Services

Working closely with the medical community, the Gift of Hearing Foundation will provide financial support to help a select number of economically disadvantaged patients receive cochlear implants. They use these selected cases to highlight the gaps in reimbursement for pediatric cochlear implants and to advocate for change.

Eligibility

Low income is necessary, but limits are not established. Individual must be eligible for cochlear implantation as established by a CI center.

To Apply

Applications are not accepted from individuals. Eligible people are referred by the cochlear implant center they work with.

Graceful Sounds

Post Office Box 938 ■ Jackson, TN 38302

Tara Boosey, Business Manager: 615-320-7700

misstennessee@misstennessee.org ■ misstned@aol.com

tara.boosey@specialcounsel.com

Services and Eligibility

Hearing aid purchases for children in Children's Miracle Network hospitals.

Children in CMN Children's Miracle Network hospitals are eligible. Information on income limits, if any, is not available.

To Apply

People should contact their local CMN hospital. The website www.childrensmiraclenetwork.org/hospitals.php has a way to locate a nearby hospital or they can contact the Graceful Sounds headquarters.

Hear Now

6700 Washington Avenue ■ Eden Prairie, MN 55344

800-648-HEAR (4327) ■ FAX: 952-828-6946

www.sotheworldmayhear.org ■ nonprofit@starkey.com

Services and Eligibility

This private, non-profit organization provides hearing aids for adults and children who are residents of the United States, who are deaf or hard of hearing, and who have limited income. HEAR NOW is a provider of last resort. All other options for service must be used before benefits can be approved. Services are distributed through a nationwide network of hearing professionals. Providers are asked to waive fitting and follow-up fees for the first year of warranty coverage. Clients pay for their hearing evaluations and a non-refundable HEAR Now processing fee of \$60 per aid.

H.E.A.R. Project

4331 Sage Court ■ Boulder, Colorado 80301 ■ 303-527-1818

www.coloradoaudiology.org/presentation6_2.html ■ edithburns@comcast.net

Services

H.E.A.R. project can help with financial assistance for hearing aids, earmolds, repairs, testing, and FM assistive listening systems. Supplies for cochlear implants are also covered.

Eligibility

Colorado residents under 18 who do not qualify for Medicaid may apply. The Project is intended to help families of low to middle income when Medicaid or insurance is not covering costs.

To Apply

Contact the organization for applications or visit the website. The maximum award is \$1200 or \$600 per hearing aid. If an award of \$200 or less is needed, use the short application form.

Long form: www.coloradoaudiology.org/HPApp9-07.pdf

Short form (if applying for less than \$200): www.coloradoagbell.org/hpshortform5-05.pdf

Heart Springs-Kansas

Donor Hearing Aid Program

8700 East 29th Street North ■ Wichita, KS 67226

316-634-8750 ■ 800-835-1043

www.atk.ku.edu/hearingaidfunding.htm

Services and Eligibility

The goal of the Donor Hearing Aid Program is to provide amplification for those individuals who are in need, but who are unable to purchase new hearing aids. A full hearing evaluation is provided and if necessary, one or two reconditioned behind the ear hearing aids. The cost to the client is \$100, which covers the expense of the ear molds.

This program is available only to residents of the Wichita, Kansas area.

Candidates for the Donor Hearing Aid Program also must:

- Be 60 years of age or older, or have a disability other than hearing loss
- Not have a suitable working hearing aid
- Not have Medicaid coverage that provides a new hearing aid
- Have a written referral by a local community service agency or organization
- Be financially unable to purchase a hearing aid. Suggested guideline is 150% above poverty level.

Hearing Aid Bank for Weld County

University of Northern Colorado Audiology Clinic

Gunter Hall, Room 0330 ■ Greeley, CO 80639

970-351-2012 ■ www.unco.edu/nhs/asls/clinic.htm

Services and Eligibility

Reconditioned hearing aids are available.

Weld County, Colorado residents with low incomes (based on health department limits for poverty) are eligible. Decisions are made case by case.

To Apply

Patients should contact the UNC to arrange for an audiogram, which must be done within the last three months at the University of Northern Colorado Speech and Language Clinic and must accompany the application. Approved applications will be billed on a sliding scale.

HELPCard

ESCO ■ 3215 Fernbrook Lane North ■ Plymouth, MN 55447-5325
800-992-3726 ■ www.earserv.com/financing.htm ■ info@earserv.com

Services and Eligibility

The HELPCard gives people the buying power to purchase the highest quality hearing aid to correct their hearing loss with affordable monthly payment options (determined by creditworthiness of applicant). It is revolving credit, similar to a credit card, provides fast approvals, is easy to use, and provides affordable monthly payments. The interest rate may not be particularly low, but the payment terms can be stretched out long enough to make the payments affordable.

To Apply

Hearing aid professionals have HELPCard applications. They submit the applications by phone, fax or, Internet, and they will get a quick answer. Once approved, patients can purchase the hearing aid they need.

Hike Fund, Inc.

10115 Cherryhill Place ■ Spring Hill, FL 34608-7116
352-688-2579 (also FAX) ■ www.thehikefund.org ■ ceterrill1@aol.com

Services

The HIKE fund is a not-for-profit charity that provides hearing devices for children with hearing impairments between birth and twenty years of age whose parents are unable to meet this special need financially.

Eligibility

Children under the age of twenty who are U.S. citizens and have not received a previous HIKE Award within the last four (4) years and who have been identified as 1) having a need for a hearing aid(s) or an assistive listening device and 2) having a financial need can benefit from HIKE. Applicants with a documented hearing loss are considered without regard to sex, race, religion, color, or creed. **HIKE will not accept applications for services or devices already fitted.**

With proper application, other hearing devices, as needed, on an individual basis may be considered for funding. Included may be enclosed caption converters for television, tactile units, FM units (into which a hearing aid is plugged for amplification), computers to assist deaf children in communicating, as well as other prescribed technical devices.

To Apply

Each application is weighed on its own merit, and the application requires an important letter from the applicant's family. Considerations include family income, size of household, and burdensome medical expenses. The application is a six page document.

Patients may visit the website for an application and further instructions, or they may send an email.

Howard & Espa Michaud Charitable Trust

30 Skyway Drive, Unit 100 ■ Caribou, ME 04736

800-606-0215 (TTY) ■ 207-493-4132 (V) ■ 207-493-4168 (FAX)

Ginette.Rivard@maine.gov

Services and Eligibility

The trust will pay for hearing aids and can supplement what insurance will pay towards a cochlear implant. It also pays for assistive listening equipment.

Children up to 21 years old from Aroostook County, Maine are eligible. There is no income maximum; however, all other possible funding sources must be exhausted first.

To Apply

Parents should contact the trust at the address or phone number above for an application. They must provide a copy of the bill for the services or equipment, include a hearing evaluation, and explain why the equipment would benefit the child.

Idaho School for the Deaf and the Blind

Lions' Loaner Bank ■ 1450 Main Street ■ Gooding, Idaho 83330

TTY/Voice: 208-934-4457 ■ gayle.chaney@isdb.idaho.gov

Services

ISDB houses the Lions' Loaner Hearing Aid bank for the State of Idaho. Through the generous support of Idaho Lions' Club, over 100 hearing aids are available for children ages 0-21 years. There are many different brands of aids. All of the aids are behind-the-ear hearing aids but include linear, programmable, and digital components. FM Auditory Trainers are also available for loan. The bank also includes bone-education aids.

Eligibility

Idaho residents up to 21 years old are eligible. Aids are available for loan when a personal aid has been broken or lost, until a replacement or repair has been made. The aids are also for new users to try different brands and styles to determine the most appropriate aid. In general, the aids are on loan for a one-month period.

To Apply

The local audiologist or regional teacher for the hearing impaired makes a request to the ISDB audiologist. A complete audiogram is needed, and a signed loaner agreement must be completed.

Insurance

See Corporate and Employee Assistance

John Tracy Clinic

806 West Adams Blvd ■ Los Angeles, California, USA 90007-2505
213-748-5481 ■ www.jtc.org

Services

John Tracy Clinic, is a private, non-profit education center founded by Louise Tredwell Tracy in 1942, offers to families of infants and preschool children with hearing losses free, parent-centered services worldwide.

Hope for Hearing Foundation and Hearing Aid Bank

The Hope for Hearing Foundation Hearing Aid Loan Program is available only in the Southern California area at this time. The program collects used hearing aids of all kinds. The hearing aids are inspected and if still viable, they are put into working order and given away.

Eligibility and To Apply

The hearing aids are intended for people who are hearing impaired but have no other resources for obtaining an instrument. The applicant must send a copy of a recent audiogram with his/her application.

Preschool for Children who are Deaf and Hard of Hearing

This program is for ages two through five and is offered to families free of charge Monday through Thursday, September through May. Parent education and parent participation are emphasized in a rich, English language environment. Social, emotional, cognitive, and physical growth opportunities are nurtured, and activities encourage children to use their amplified residual hearing and to develop speech as well as receptive and expressive language skills.

Every child meets daily with a speech and language teacher for individual training. Parents work in the preschool one day per week and observe the speech and language sessions to learn how to teach language effectively at home. Parents also schedule weekly conferences with their child's preschool teacher and biweekly meetings with their speech and language teacher.

Parent Class and Support Group are attended by all parents twice a month. In this way, parents are given the opportunity to gain the knowledge and skills they need to foster their child's overall development, and to share with others the feelings, triumphs, and obstacles their family is experiencing.

Eligibility and To Apply

To enroll in the Preschool Program, parents must first attend the [Parent/Infant Program](#) on a consistent and regular basis.

Contact Person: Angie Stokes, astokes@jtc.org

Kiwanis Clubs

3636 Woodview Trace ■ Indianapolis, IN 46268-3196
800-549-2647 ■ 317-875-8755 ■ FAX 317-879-0204
To locate a local club: <http://www.kiwanis.org/FindaClub/tabid/84/Default.aspx>

Services and Eligibility

While there is no nationwide organization program for providing help for people with hearing loss, many individual chapters will help out their friends and neighbors.

To Apply

People can contact their local Kiwanis club to see if members might be of assistance. They can locate a nearby club at the above website.

Hearing Aid Purchase Discount for Kiwanis Members

Services and Eligibility

<http://classic.kiwanis.org/resources/benefits/>

American Hearing Benefits Inc. and Kiwanis International have partnered together to offer members and their families an exceptional discount on hearing instruments from the only major American-owned hearing aid manufacturer and leading producer of custom hearing instruments worldwide. In this program, Kiwanis International members get up to 60% off the purchase of hearing instruments, including the latest in digital technology.

To Apply

People wanting to learn more about this program should call 866-925-1287. While it is for Kiwanis members, people can try to get a member to sponsor their request for assistance and advocate for them. If they make it clear that they are contributing as much as they can to the cost of the equipment they need and if it is for a child, their request will be viewed more favorably.

Knights of Columbus

Knights of Columbus Headquarters

1 Columbus Plaza ■ New Haven, CT 06510

203-752-4000 ■ info@kofc.org

Services and Eligibility

The Knights of Columbus render financial aid to members and their families. Mutual aid and assistance are offered to sick, disabled, and needy members and their families. At least a few Councils have donated money to individuals for the purchase of hearing aids. It is not clear if membership in the Knights or having a family member as a member is always required to get help.

To Apply

People should contact their local Knights of Columbus Council or inquire about a local council at their nearest Catholic church. Then they should find an advocate within the council that they wish to approach, and learn what the specific requirements are. Generally, when asking for help from a group, people should to have explored other financing options and been turned down more or less through no fault of their own. Requests to help children are more favorably received than requests for adults, and people need to be ready to give financial details demonstrating need. However, adult requests are more favorably received if the assistance will enable the recipient to become or remain self-sufficient. If people can partly fund their own needs but need the balance, it will be better received.

Let Them Hear Foundation

Palo Alto Office:

1900 University Avenue, Suite 101 E. ■ Palo Alto, CA 94303
650-462-3143 ■ Fax: 650-462-3144

San Ramon Office

5801 Norris Canyon Road, Suite 200 ■ San Ramon, CA 94583
925-830-9116 ■ Fax: 925-866-1699

Services

LTHF provides consultation for many hearing devices and accessories, including cochlear implants, hearing aids, and assistive listening devices.

Pediatric Hearing Aid Program

The LTHF audiologists specialize in pediatric care. They work closely with physicians to provide a comprehensive, interdisciplinary evaluation of a child's hearing abilities, determine appropriate treatment options, and make recommendations for long-term care. A stock of **loaner hearing aids** from multiple manufacturers ensures that children can be amplified without delay after their hearing loss is identified. This also ensures that children will not be without amplification while their hearing aids are in for repair. **Hearing aid services include evaluation, fitting, dispensing and follow-up of hearing aids, FM systems, and other assistive listening devices (ALD).** Young patients benefit from many types of hearing aid technology, including digital, directional, and multiple memory circuit hearing aids. Depending on the child's age, size of the ear canal, and degree of hearing loss, behind-the-ear, in-the-ear, and completely-in-the-canal styles may be considered.

Cochlear Implants

The LTHF audiologists are some of the most experienced, skilled cochlear implant audiologists in the world!

Cochlear implant services for pediatric and adult patients include pre-evaluation to determine candidacy, fitting and programming of external equipment, and all follow-up services. LTHF offers the choice of cochlear implants from all three manufacturers: Cochlear Americas, Advanced Bionics Corporation, and MED-EL. LTHF is one of the only centers to offer the **Cochlear Nucleus Hybrid cochlear implant**; currently undergoing FDA sanctioned investigational trials. This device is proving to be a highly effective treatment for those patients with hearing loss too severe to allow the effective use of hearing aids, but too good for standard cochlear implants.

BAHA® SYSTEM

This is a unique and predictable solution for conductive and mixed loss hearing impairment. Safe and effective, Baha aids people who present with chronic ear infections, congenital hearing loss, and single sided deafness.

Assistive Listening Devices

Because individuals function in a wide variety of listening environments, hearing devices alone may not provide enough sound information for learning or socialization purposes. FM systems and other assistive listening technologies may be useful to hearing aid and cochlear implant users. A LTHF audiologist will discuss assistive listening technology options with patients.

Eligibility

LTHF provides clinical services to hearing-impaired individuals of any age who lack adequate access to funding and healthcare resources. Although located at multiple sites in Northern California, LTHF serves patients around the globe on its bi-annual missions trips.

LTHF offers clinical services for:

- Children with hearing and/ or language deficits
- Prospective and current cochlear implant patients
- Candidates for auditory and speech/language services
- Any person who has been turned down by his insurance company for coverage of hearing-related service or device.

LTHF wants to serve everyone, regardless of income. A sliding scale payment system makes services affordable to those with lower incomes or without health insurance.

Payment is required at the time of appointment. LTHF requests insurance companies to directly reimburse PPO insurance holders for covered services. However, HMO or Medicare users will not be reimbursed for these costs. This does not affect medical and surgical services provided by physicians at the California Ear Institute. Most insurance companies cover services such as surgery and post-operative visits. LTHF accepts HMO insurance through the Palo Alto Medical Foundation (PAMF). Patients who have HMO insurance through PAMF are responsible for obtaining authorization prior to their scheduled appointments (Tax ID#02-063 0432).

To Apply

Patients should complete and mail the application to the address printed on the application. The sliding scale application is for LTHF patients in Palo Alto and San Ramon only; www.letthemhear.org/other/pdfs/sliding-scale-app.pdf

For additional information or to make an appointment, patients should contact 650-462-3143 or appointments@letthemhear.org.

Lions Club International

300 W. 22nd Street ■ Oak Brook IL 60523-8842

www.lionsclubs.org

Services

Lions Clubs often provide communications aids for deaf and hard of hearing persons in the community. These aids include:

- Sign language
- Hearing devices
- Hearing dogs

The Lions Club International Hearing Aid Bank Program (HARP)

Objectives:

- To establish an international hearing aid recycling program to promote the collection, refurbishment, and distribution of donated hearing aids.
- To provide clubs with a means of providing hearing aid assistance at an affordable cost.
- To promote communication among Lions who collect used hearing aids.
- To closely identify Lions with hearing aid recycling and distribution.
- To facilitate the international expansion of the Lions Clubs International Hearing Aid Recycling Program.

For more information about this program and additional hearing information, patients should contact the Program Development Department at Lions Clubs International Headquarters: programs@lionsclubs.org or visit the website for a program near you www.lionsclubs.org/EN/content/harp_centers.html.

Lions Club Infant Hearing Program

Audiologist (not parents) must contact 612-626-0946 (Voice); 612-625-8901 (Fax)

www.health.state.mn.us/divs/fh/mch/unhs/resources/loaner-bank.html

mcdan011@umn.edu

Services and Eligibility

New and reconditioned behind-the-ear hearing aids are available for loan to newly identified infants and young children for a six-month period of time. Each device will carry a warranty. The loan program is designed to provide families with adequate time to investigate and purchase amplification for their child without delaying intervention. Audiological services, batteries, and earmolds will need to be obtained through the dispensing audiologist at the family's own expense.

To Apply

To find a club near them, parents should go to: www.lionsclubs.org/EN/content/agree_locator.php

Lions Affordable Hearing Aid Project (Lions-AHAP)

Services and Eligibility

LCIF is now distributing the "Lions Affordable Hearing Aid" at a cost of only \$90-\$120 (depending on volume ordered) to Lions hearing programs and individual clubs. Clubs in areas without a Lions hearing program will work with local audiologists to test and fit low-income patients. The price of \$90-\$120 does not include the provision of hearing tests and hearing aid fittings, which clubs and Lion hearing programs need to arrange with an appropriate local hearing professional. LCIF is encouraging hearing professionals to provide discounted services for these low-income patients, with clubs helping the patients cover these costs.

Local Lions clubs can become involved by recruiting audiologists and covering whatever costs the patient cannot afford. LCIF will be making the aid available to all Lions hearing programs and to individual clubs not covered by such programs. To qualify for participation, Lions programs and clubs will be required to income-qualify patients to ensure that low-income patients benefit. Guidelines for this are available from LCIF.

To Apply

Individual Lions can purchase the currently-available aid at a higher introductory price of \$150, but they will be required to secure the services of a local hearing professional to fit the aid. Proceeds from Lions sales will be used to subsidize distribution of the hearing aid in developing countries.

For more information, contact: LCIF Humanitarian Programs at 630-571-5466, ext 615 or lcif@lionsclubs.org.

Maine Center on Deafness

68 Bishop Street, Suite 3 ■ Portland, Maine 04103

207-797-7656 TTY/V ■ 800-639-3884 TTY/V outside the Portland calling area

207-797-9791 FAX ■ www.mcdmaine.org ■ emoran@mcdmaine.org

Services

Free TTY Directory

Free Videophone with Relay at MCD.

Equipment Program

MCD also has an equipment program that offers free and reduced cost specialized telephone equipment, and provides trainings to businesses and residents on using the Maine Relay System. Through the MCD Equipment Program, both Telecommunications (TEP) and Emergency Notification System (ENS) equipment are available.

Visit www.mcdmaine.org/tep.htm to learn more.

Eligibility

Maine residents must have a physical or cognitive disability that affects their ability to use regular telephone equipment. For example, they may be deaf, hard of hearing, blind, or they may have low vision or difficulty speaking. They must have proof of their disability.

Depending on your income, there are three options available to obtain equipment: Persons who live on a limited or fixed income may borrow equipment provided to fit their telecommunication needs. If people are not eligible for the Lending Option or prefer to own their own equipment, they can purchase it at a reduced cost based on income. If they do not want to provide income information, they can purchase telecommunications and alert equipment at a discounted rate.

To Apply

Request an application form from MDC, or download it from www.mcdmaine.org/images/PDF/TEP_equipment_application.pdf.

Masonic Organizations

Overview and Missions

There are many organizations within the Masonic family. The basic Masonic Lodges are known as the “Blue Lodges,” and are what you will most likely easily access in your community. They can put you in touch with other Masonic organizations that may be able to help you, as Blue Lodge membership or a family member is required for admission to the other groups.

In each case, the focus of these organizations is charity. The Shriners will help any child with congenital hearing loss due to bone conduction problems, and maybe other conditions, as well as children with orthopedic and spinal cord problem, burns and facial deformities. The Scottish Rite (Consistory) focuses on communication disorders. Blue Lodges have individual charity funds available to help members and community members and have a great deal of flexibility in how they award funds.

Contact Information

Look in the phone book under “Ancient Free and Accepted Masons” or “Free and Accepted Masons” in the business section, or in the Yellow Pages under “Fraternal Organizations,” “Charitable Organizations,” “Social Service Organizations” and any other heading you can think of where they might be. Even if you don’t find the Masons specifically, there is a great deal of dual membership between Masons and other charitable organizations, so someone might be able to give you a name and phone number.

There is NO consistency in how these groups are listed. You might find the “Masonic Temple” in the business pages. Sometimes they are listed as “AF&AM” or “F&AM” instead of spelling them out. You can also check with your local Chamber of Commerce for leads.

If you find a building with the Masonic emblem, there will be a phone number on a sign and you can call for assistance and information.

To Ask for Help

You must identify an advocate within the Lodge to submit your application for assistance. In some cases, it is required to identify a family member who is or was in a Masonic organization. If no names come to mind readily, ask your older relatives about your ancestors.

You need to have explored other financing options and been turned down more or less thorough no fault of your own. Requests to help children are more favorably received than requests for adults, and you need to be ready to give financial details demonstrating your need. However, adult requests are more favorably received if the assistance will enable the recipient to become or remain self-sufficient. Be reasonable, and consistent. If you can partly fund your own needs and need the balance it will be better received. If you are turned down, be gracious. They may want to help as an organization but not be able to. They may also individually be able to refer you to other possible sources of aid.

MEDICAID and SCHIP Programs

For a listing of each state's Medicaid contacts: www.cms.hhs.gov/apps/contacts/

For more information on Medicaid: www.cms.hhs.gov/MedicaidEligibility/Downloads/MedicaiddataGlance05.pdf

For more information on SCHIP: www.cms.hhs.gov/LowCostHealthInsFamChild/

To locate your state's contact information:

www.cms.hhs.gov/LowCostHealthInsFamChild/downloads/StateSCHIPDirectors.pdf

Services and Eligibility

Medicaid is a public funded health insurance program for people with very low incomes. SCHIP is your State Children's Health Insurance Program. SCHIP was designed with the intent to cover uninsured children in families with incomes that are modest but too high to qualify for Medicaid. Each state establishes its own criteria and coverage models. In some states, people with very low incomes may qualify for hearing aids through Medicaid. People with higher incomes may temporarily qualify for assistance with medical expenses, including hearing aids, through the "medically needy program" administered by the county social service agency. Patients should look in the Government section of the telephone book under County Social Services and request an appointment to determine their eligibility for Medicaid and SCHIP.

This web site has a listing state by state of who covers what and under what circumstances:

www.kff.org/medicaid/benefits/service.jsp?nt=on&sso=0&tg=0&yr=2&cat=11&sv=11

Most states establish minimum hearing loss criteria for initial and replacement hearing aids, and many require a medical exam as well as an audiological evaluation to determine if a hearing aid is medically appropriate. Some states limit the types of hearing aids covered, and many establish a limit on the number of aids and accessories, such as batteries, that beneficiaries may receive within a particular period of time. Some states allow interim replacements or repairs if aids are lost or broken. Often, prior approval requirements are implemented to assure compliance with these standards.

Federal law and regulations related to the Early Periodic Screening, Diagnosis, and Treatment (EPSDT) Program require states to provide medically necessary services for children. Accordingly, items such as hearing aids are generally covered more frequently for children than for adults. Further, services that may not be covered for adults—e.g., binaural hearing aids—are often available for children, although states may use a prior approval process to assure medical necessity and appropriate utilization.

The predominant reimbursement methodology used by states for hearing aids is fee for service. This means the state has established a maximum payment amount for a particular item or service and pays the lesser of the provider's charge or this amount. Often the payment is capped by an estimate of cost. Several states accept and pay reasonable charges or pay the providers' acquisition cost plus a dispensing fee. States may also require that hearing aids be purchased from a vendor that has agreed to provide the aids at a reduced price through a volume purchase contract.

To Apply

1. Find out if you are eligible for services, preferably before an emergency arises.
2. If a denial is made that you consider unreasonable, and you can make a case that coverage of hearing aids or cochlear implants, or bilateral cochlear implants would provide the child with greater functionality both now and as an adult, you should appeal.
3. If a denial is made and you can make a case that providing an adult with hearing aids or a cochlear implant would make that person employable, you should appeal.
4. Find an advocate to work with you.
5. Be reasonable, polite, and most of all, patient.

Whenever possible, produce research documenting the importance of amplification and/or bilateral amplification. Your hearing healthcare provider will probably be able to help you. There also may be research posted on the Better Hearing Institute website that will be helpful for your argument.

Medical Flexible Spending Accounts

See Corporate and Employee Assistance

Miracle Ear Children's Foundation

P.O. Box 59261 ■ Minneapolis, MN 55459-0261

800-234-5422 ■ www.miracle-ear.com

Services

This program provides new or reconditioned Miracle Ear hearing aids and service free of charge.

Eligibility

Families with hearing impaired children ages sixteen years or younger must be ineligible to receive public support. Eligibility for hearing aids and other services requires disclosure of complete financial information for all individuals residing in the same household.

- To receive assistance through the Children's Foundation, the child must:
- Be a resident of the United States, 16 years old or younger, and must have a hearing loss that requires amplification.
- Be in possession of an audiogram and medical clearance dated within the last 6 months. The FDA requires medical clearance be signed by a physician.
- Be in a family with an income level which does not allow the family to receive public support. (currently \$20,000-\$50,000 gross.
- Be in a family committed to intervention, rehabilitation, and necessary follow-up services as the child grows.

To Apply

Applications are evaluated on a case by case basis. Application forms will be sent to U.S. addresses only. The name and address of the child's parent or guardian are required for application requests. Supplemental contact information (phone numbers and email addresses) may also be helpful in turning around information requests.

Contact the Foundation at the address and phone number above, or apply online at:
www.miracleear.com/childrenrequest.aspx

Ontario Assistive Devices Project

Client Services Unit, Ministry of Health and Long-Term Care

Suite M1-57, Macdonald Block, 900 Bay Street ■ Toronto ON M7A 1R3 Canada

1-800-268-6021 (Toll-free in Ontario only) ■ Toronto: 416-327-8804 ■ TTY 1-800-387-5559

www.health.gov.on.ca/english/public/program/adp/adp_mn.html

Services

The Assistive Devices Project covers over 8,000 separate pieces of equipment, including hearing aids. For hearing aids, the ADP contributes a fixed amount. In most cases, the client pays a share of the cost at time of purchase, and the vendor bills ADP for the balance. For ADP supply categories where grants are paid, the client pays 100 per cent of the cost to the vendor.

Eligibility

Any Ontario resident who has a valid [Ontario Health card](#) and has a physical disability of six months duration or longer is eligible. Equipment cannot be required exclusively for sports, work, or school. Specific eligibility criteria apply to each device category.

To Apply

Initial access is often through a medical specialist or general practitioner who provides a diagnosis. In most device categories, an authorizer assesses the specific needs of the person and prescribes appropriate equipment or supplies. Finally, a vendor sells the equipment or supplies to the client. In some device categories, such as adult hearing aids or prosthetic devices, the assessor is also the vendor.

Most devices must be authorized by a qualified health care professional registered with the program. Registered authorizers work in hospitals, home care, agencies or private practice.

Optimists Clubs

Help Them Hear Program

4494 Lindell Blvd. ■ St. Louis, MO 63108

314-371-6000 ■ 800-500-8130

www.optimist.org ■ programs@optimist.org

Services

The Help Them Hear program helps clubs to implement programs to heighten public awareness of the problems associated with hearing impairment, to provide local testing facilities, and to provide corrective and educational techniques for people with hearing impairments. Some clubs accept donations and work with various companies and organizations to help those in need of hearing aids. Donated hearing aids are repaired or recycled and given to those in need.

Eligibility

Criteria seem to vary from club to club.

To Apply

To locate a club, visit www.optimist.org

Oticon Pediatrics Hearing Aid Loaner Bank

Maureen Doty-Tomasula

mdd@oticonusa.com ■ 888-684-7331

Services

The Loaner Bank provides children with hearing aids immediately in order to maximize the child's language acquisition opportunities while other funding is arranged. The program loans hearing devices for a three-month period to children under the age of 3 years while arrangements for third-party reimbursement are secured or while cochlear implant evaluation is underway.

Eligibility

All children can utilize this resource nationwide. Hearing aids will be loaned for up to six months to families who are seeking funding. A family can apply for a three-month extension. Priority will be given to families of newly-identified children. The dispensing audiologist must initiate all requests for hearing aids. Parents may be required to pay an approximate \$50.00 dispensing and shipping fee and also pay for batteries and ear molds.

To Apply

This program is available through participating audiologists who will access the program.

Quota International

1420 21st Street NW ■ Washington, DC 20036

202-331-9694 ■ Web site: www.quota.org

Services and Eligibility

Quota International assists low income individuals with purchasing hearing aids.

To Apply

Visit the website.

Rienzi Foundation

18-81 Steinway Street, Suite 100 ■ Astoria, NY 11105

718-956-3505 ■ 800-973-0622 ■ Fax: 718-956-3507

www.rienzifoundation.org/index.html

Services

The Rienzi Foundation was founded in 2005 to raise awareness, focus attention, and increase funding towards the advancement of cochlear implant research and technology. Money raised supports all facets of cochlear implant services from diagnosis to surgery, programming, rehabilitation and outreach.

To Apply

Contact the Foundation.

Sertoma International

Executive Director: Stephen Murphy

1912 E. Meyer Blvd. ■ Kansas City, MO 64132

Voice: 816-333-8300 ■ Fax: 816-333-4320

E-MAIL: infosertoma@sertoma.org ■ Web: www.sertoma.org

Sertoma's primary service project is assisting the more than 50 million people with hearing health issues. Sertoma also sponsors community projects to promote freedom and democracy, to assist youth and to benefit a variety of other local community needs, as identified by the individual clubs.

Headquartered in Kansas City, Missouri, Sertoma is a 501(c)(3) not-for-profit civic organization with community-minded members in our service clubs across North America. Every year Sertoma clubs raise more than \$20 million for local community service projects. Through these projects, as well as grants and scholarships, Sertoma clubs return those funds to their respective communities - and they have lots of fun doing it while building life-long friendships.

Sertoma Hearing Aid Bank or Hearing Aid Recycling Program (SHARP): These hearing aids are distributed through a variety of means in different states. Sertoma is comprised of over 600 clubs nationwide. These clubs function as their own entities within the national organization, and choose what local projects they support. Sertoma's national mission is hearing and speech health and some of their clubs work with non-profit organizations, hospitals, or school districts within their area in order to fund hearing aids or other hearing and speech related needs. To find a club in your area, please go to "Find a Club" to find contact information for Sertoma clubs in your community. If there is no email, phone number, or website link listed, please email your request to infosertoma@sertomahq.org and a Sertoma representative will contact the club nearest you.

Sertoma International Scholarships: Sertoma International also accepts applications for scholarships for all deaf and hard of hearing college students pursuing four-year degrees. They will provide 13 awards of \$1,000 each to students attending universities in the US or Canada.

Students can use the awards for any school-related expenses including tuition, books and supplies during any academic term, including summer term.

Eligibility

- Must be a citizen of the United States of America.
- Must be either entering college on a full time basis or currently attending college on a full time basis at a college or university in the United States of America.
- Must be pursuing a bachelor's degree in any discipline. Graduate degrees, associates degrees, community colleges or vocational programs do not qualify.
- Must have a minimum 3.2 on a 4.0 scale un-weighted GPA or be at least 85% in all courses. For high school students entering college this is cumulative GPA for grades 9-11 and first semester of 12th grade. For students currently at a freshman level in college it is cumulative GPA for grades 9-12 and first semester of college. For college students who are sophomores or higher it is your college transcript for all semesters completed.
- Must submit application and all required materials in single envelope by deadline date.

To Apply

Send a self-addressed, stamped envelope with request. Get the details of what is required at: www.sertoma.org

Show Me Loans: Low Interest Loan Program

Missouri Assistive Technology

4731 South Cochise, Suite 114 ■ Independence, MO 64055-6975

Voice: 800-647-8557 (in-state only) or 816-373-5193

TTY: 800-647-8558 (in-state only) or 816-373-9315

FAX: 816-373-9314 ■ <http://at.mo.gov/loans/smloans.html>

Services

Show Me Loans is a low-interest loan program to enable persons with disabilities in Missouri and their associates to purchase assistive technology equipment and devices, home access modifications, and vehicle access modifications.

Missourians with disabilities, their family members, and their other associates can apply for loans for wheelchairs, electric scooters, hearing aids, computers, augmentative communication devices, electronic print enlarging devices, and other equipment made for people with disabilities. Loans may also be made for the costs of assistive technology services such as an evaluation or training to learn how to use a device.

Loan Terms

\$500 up to \$10,000 may be borrowed through the program. For most borrowers, the interest rate is from 2% to 4%. The exact rate will depend on their income. They may contact us if you have questions about interest rates. The term of the loan will depend in part on the type of equipment or modifications they are applying for. The longest term provided is 60 months.

Eligibility

Assistive technology purchased that will enable one or more individuals with a disability to become more independent is eligible. (This would clearly include hearing aids and assistive listening devices.) Loan applications are reviewed by a committee. If applicants have credit history problems, they should contact the program first to inquire about applying. Applicants with credit history problems may also consider applying with a co-applicant with a more favorable credit history.

To Apply

People can obtain a loan application form or ask further questions by calling or e-mailing the organization.

State Alternative Financing Programs

Services

State programs offer low-cost loans to purchase assistive equipment.

Eligibility

Different programs have varying requirements for acceptable income levels and financing opportunities.

To Apply

Able Data has a complete listing of state alternative financing programs, along with other resources. Patients can go to this web site: www.abledata.com/abledata.cfm?pageid=113573&top=16040&ksectionid=19326&stateorganizations=1

In addition, they can search online for the Alternative Financing Program in their state, if it exists. Their state's website might include the program, or they could call the appropriate state office.

Different agencies are responsible for this program in different states. Each agency will have its own instructions for applicants.

State Government Programs

Early Intervention Services for Children

Most states' Departments of Human Services (or varying terminology) contain a Division for Developmental Disabilities that administer an Early Intervention Program providing support and services to infants, toddlers, and their families.

Other names of this division may include Maternal and Child Health Services or the Youth Projects Division.

Some of Many Services Offered

Speech-Language Pathology

- Assessment and intervention services to address the functional, developmental needs of an infant or toddler with a disability with an emphasis on communication skills, language and speech development, sign language and cued language services, and oral motor functioning, including the identification of specific communication disorders;
- Collaboration with the family, service coordinator and other early intervention service providers identified on an infant's or toddler's Individual Family Service Plan (IFSP).
- When necessary, referral for community services, as well as health or other professional services;
- Consultation to adapt the environment and activities to promote speech and language development and participation of an infant or toddler with a disability;
- Family training, education and support provided to assist the family of an infant or toddler with a disability in understanding his or her functional developmental needs and to enhance his or her development.

Audiology Services

- Identification and ongoing assessment of an infant or toddler with an auditory impairment and determination of the range, nature, and degree of hearing loss and communication function;
- Collaboration with the family, service coordinator and other early intervention service providers identified on an infant's or toddler's IFSP;
- When necessary, referral for community services, as well as health or other professional services;
- Auditory training, aural rehabilitation, sign language and cued language services, and other training to increase the functional communication skills of an infant or toddler with a significant hearing loss;
- Determination of an infant's or toddler's need for individual amplification, such as a hearing aid, and selecting, fitting, and dispensing appropriate amplification and then evaluating the effectiveness of the amplification;
- Training, education, and support provided to assist the family of an infant or toddler with a significant hearing loss in understanding his or her functional developmental needs related to the hearing loss and to enhance his or her development.

Transportation

Reimbursement for reasonable and most appropriate travel expenses, including mileage, taxis, common carriers, tolls or parking, necessary to enable an infant or toddler with a disability and the family to receive early intervention services.

Eligibility

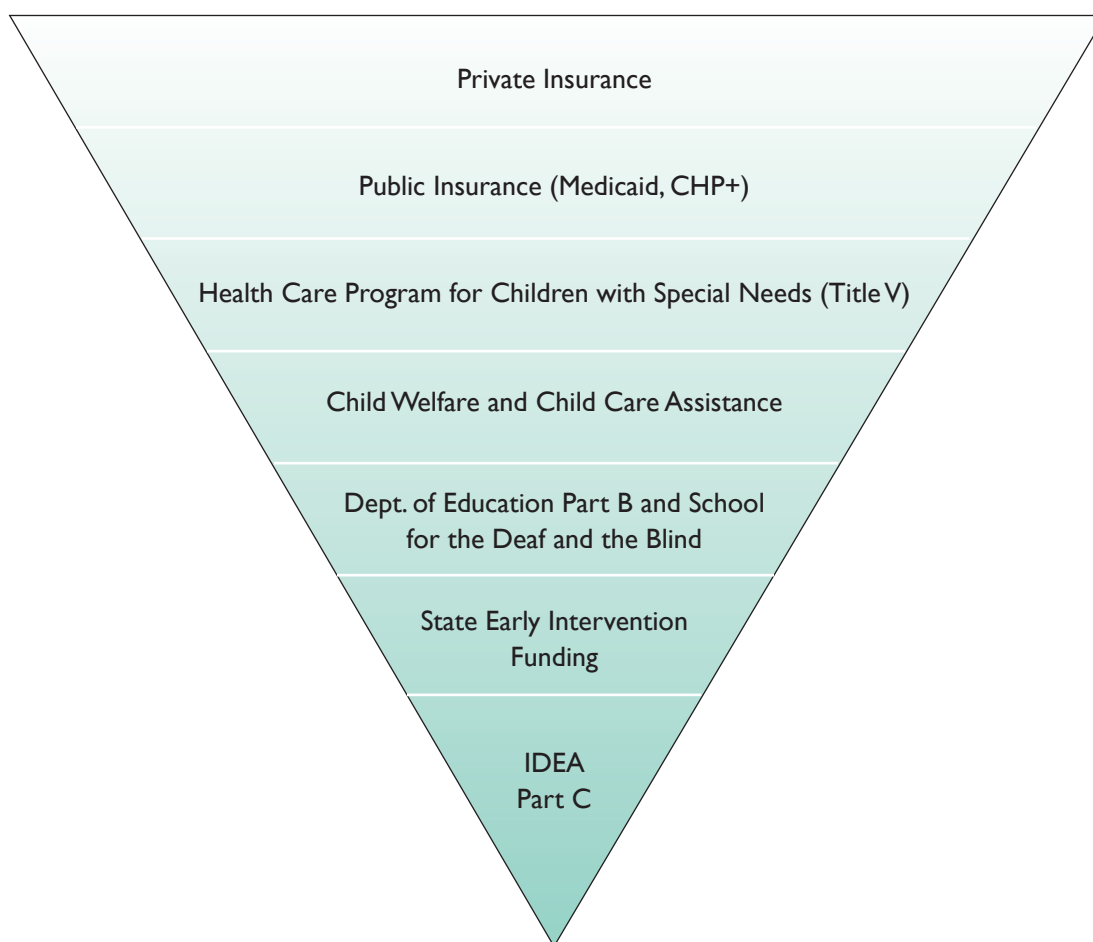
Although there is no American citizenship requirement for state and federal funds, the family and child must live in the state.

Usually the child must be under two years of age and have either a developmental delay in hearing (and possibly other areas) or a medical diagnosis that has a high probability of resulting in a significant developmental delay or disability as the child gets older, even though the child may not currently have an observable delay or disability.

Financial Assistance Available

The state planning team will help the family identify funding sources for the early intervention services that are necessary and appropriate. A Funding Hierarchy represents the order in which funding sources must be considered from the top of the chart to the bottom. The IFSP always takes precedent over the requirements of the funding source. If the insurance plan or the plan's approved service provider(s) will not provide the service(s) as specified on the IFSP in the home or community settings identified by the family as being their natural environment, it is appropriate to complete the Insurance Exemption Form and move to another payment source on the funding hierarchy.

By law, the family must use private or public insurance coverage first, and other sources as indicated in the pyramid. Only as a funder of last resort will IDEA Part C be used.



Programs for Adults

Many States offer financial assistance of hearing aids, assistive listening device, or auditory training for adults. To determine if these services are available check with your:

- State Department of Rehabilitation
- Department of Vocational Rehabilitation
- Department of Human Services (DHS)

The programs are so varied and change so frequently that it is impossible to state what is available across the fifty states. So it will take some investigation to find out what is available in your state. In making your inquiries some terms you may use to help you in your search are:

Deaf and Hard of Hearing Services

Deaf and Hard of Hearing Services Division (DHHSD) is sometimes a division within the Department of Human Services. They can provide people with additional information about financial resources for hearing aids (including local hearing aid banks) and assistive listening devices.

Many local communities have hearing aid banks which serve hard of hearing individuals in financial need who do not qualify for other assistance programs. When needed, it will arrange for a hearing evaluation and/or hearing aid provision through volunteer audiologists and hearing aid dispensers in the area. Some banks will provide only one hearing aid where the purchase of a second hearing aid is possible at the client's expense or with private donations made to local hearing aid banks. Applicants may be asked to contribute a co-payment fee.

Applicants usually must reside in certain stipulated communities and income usually must be at the poverty level based on household size. In addition there may be restrictions on assets that the individual may own (e.g. cash, stock, bonds, etc).

Micro Loan Program

Some States offer loaner hearing devices or hearing aids. This program provides low-interest loans to disabled individuals who do not have the money to pay for the Assistive Technology devices and services they need. After receipt of the loans, individuals are able to make payments with an installment plan that fits their budget. They work with partner banks.

Deaf and Hard of Hearing Services for State Employees

Some States offer adaptive communication equipment to deaf and hard of hearing employees. Usually they can help employers identify adaptive communication equipment that can help overcome on-the-job communication barriers between deaf or hard of hearing employees and their co-workers or supervisors.

State and Private Assistive Technology Loan Programs

Services

Offered by and in virtually every state, these programs will loan recipients assistive listening technology to try, as well as backup equipment while theirs is being repaired, and/or financial loans to purchase technology, including hearing aids. State programs also may offer the ability to purchase used assistive technology or even receive it for free. The particular assistive technologies for loan vary from state to state, but they do include a variety of assistive listening devices such as alarm, door, and baby announcers; FM and wired assistive listening devices; telephone assistance and amplifiers; smoke detectors and alarm clocks; and other useful devices.

Eligibility

Criteria vary from state to state, but the programs are for low-income residents. Income documentation is required.

To Apply

People should contact their state Commission for the Deaf and Hard of Hearing or do an Internet search using the terms “State Telecommunications Equipment Distribution Program” and the name of their particular state.

One great source of information is:

<http://www.resna.org/content/index.php?pid=144>

Another excellent and usually current list:

www.abledata.com/abledata.cfm?pageid=113573&top=32334&ksectionid=19326&stateorganizations=1

A very comprehensive list:

www.assistivetech.net/webresources/sourcesLev2.php?category=21

Travelers Protective Association of America

3755 Lindell Boulevard ■ St. Louis, MO 63108

VOICE: 314-371-0533 ■ FAX: 314-371-0537

www.tpahq.org ■ support@tpahq.org

Services

The Travelers Protective Association Scholarship Trust for the Deaf and Near Deaf provides financial aid to children and adults who are deaf or have a hearing impairment. This program provides assistance for mechanical devices, medical or specialized treatment, or specialized education to those who demonstrate financial need. Grants may be used to purchase hearing aids, as well as assistive listening equipment, or they may help with the cost of a cochlear implant.

Eligibility

Applicants must demonstrate both deafness or hearing loss and financial need.

To Apply

A downloadable application is available online in the Scholarship Trust section of the website.

TRICARE

[U.S. Department of Defense Military Health System]

Skyline 5, Suite 810, 5111 Leesburg Pike ■ Falls Church, VA 22041-3206

877-874-2273 ■ Tricare Regional Office North

800-444-5445 ■ Tricare Regional Office South

888-874-9378 ■ Tricare Regional Office West

Web site: www.tricare.osd.mil

Services

Eligible Tricare beneficiaries and their family members will receive all medically necessary and appropriate services and

supplies, including hearing examinations administered by authorized providers required in connection with this benefit.

Eligibility

To review eligibility requirements, visit the Tricare Web site, or call the appropriate regional office. Overseas beneficiaries may call 888-777-8343.

To Apply

Eligible beneficiaries who suspect that they or a family member may have a hearing loss should schedule an appointment with their primary care manager for an initial examination. The primary care manager will then refer the beneficiary to an audiologist for any necessary tests.

Tulsa Speech and Hearing Association

(Now the Total Source for Hearing-loss and Access)

8740 E. 11th Street, Suite A ■ Tulsa, OK 74112-7957

918-832-8742 ■ 918-834-4329 Fax ■ www.tsha.cc/

Services

These include the Sertoma Hearing Aid Program, as well as long-term loans for hearing aid purchases. TSHA also provides reconditioned hearing aids for those over 65 and those with low income. Each successful applicant will receive one reconditioned behind-the-ear hearing aid. This requires a one-time processing fee of \$50, but people who can't afford that can write "Please consider me for a fee waiver."

To Apply

http://tsha.cc/sharp_procedures.htm

United Cerebral Palsy of Oklahoma

5208 W. Reno, Suite 275 ■ Oklahoma City, OK 73127

405-917-7080 ■ 800-827-2289 Hotline ■ 405-917-7082 Fax

www.ucpok.org ■ Info@ucpok.org

Services

Most people asking for help are told to contact agencies set up to help with hearing loss specifically, such as the Lions Clubs, but UCP of OK does have a small source of funding to help with hearing aids and assistive devices.

Eligibility

People of all ages with both cerebral palsy and hearing loss are eligible for financial assistance.

To Apply

Contact the agency. No application is available online.

Variety Club

Direct Care

1520 Locust Street 2nd Floor ■ Philadelphia, PA 19102

215-735 0803 ■ 800-553 7806

www.varietyphila.org ■ www.varietyphila.org/serve/direct-care/

Services

Direct Care is a last resort medical equipment program for families in need. Direct Care provides funds for durable medical equipment, including hearing aids. It also provides funds for “educational and recreational components,” which could possibly include cochlear implant therapy.

Eligibility

Delaware Valley children who have had their insurers deny their claim are eligible.

To Apply

Variety reviews all applications on a monthly basis. To be considered for medical equipment funding, applicants must submit a completed application (including the photo consent form) and a letter of denial from their insurance company. The application is at www.varietyphila.org/media/docs/direct_care_application.pdf

Veterans Benefits

VA will ensure access to audiology and eye care services including preventive health (care) services and routine vision testing for all enrolled veterans and those veterans exempt from enrollment. Eyeglasses and hearing aids will be provided to the following veterans:

- Those with any compensable service-connected disability.
- Those who are former Prisoners of War (POWs).
- Those who were awarded a Purple Heart.
- Those in receipt of benefits under Title 38 United States Code (U.S.C.) 1151.
- Those in receipt of an increased pension based on being permanently housebound and in need of regular aid and attendance.
- Those with vision or hearing impairment resulting from diseases or the existence of another medical condition for which the veteran is receiving care or services from VHA, or which resulted from treatment of that medical condition, e.g., stroke, polytrauma, traumatic brain injury, diabetes, multiple sclerosis, vascular disease, geriatric chronic illnesses, toxicity from drugs, ocular photosensitivity from drugs, cataract surgery, and/or other surgeries performed on the eye, ear, or brain resulting in vision or hearing impairment.
- Those with significant functional or cognitive impairment evidenced by deficiencies in the ability to perform activities of daily living.
- Those who have vision and/or hearing impairment severe enough that it interferes with their ability to participate actively in their own medical treatment and to reduce the impact of dual sensory impairment (combined hearing and vision loss).
- Those veterans who have service-connected vision disabilities rated zero percent or service-connected hearing disabilities rated zero percent if there is organic conductive, mixed, or sensory hearing impairment, and loss of pure tone hearing sensitivity in the low, mid, or high-frequency range or a combination of frequency ranges which contribute to a loss of communication ability; however, hearing aids are to be provided only as needed for the service-connected hearing disability.

Veterans meeting the eligibility requirements to receive health care are eligible for diagnostic audiology services and eye & vision care services. Eligibility rules are the same for both inpatient and outpatient medical services. Veterans will not be denied access to audiology services and/or eye & vision care services covered by the [Medical Benefits Package](#) (38 CFR §17.38) because they do not meet the eligibility criteria for hearing aids and/or eye glasses.

For additional information, veterans can contact the prosthetic representative at the nearest [VA health care facility](#).

Zallers Trust

Bruce Borders

P.O. Box 908 ■ Independence, KS 67301

620-331-8600 ■ FAX 620-331-8626

No website or e-mail

Services

Provides assistance for children under 18. It is a small trust, and thus cannot pay for the entire cost of hearing aids, but it may be able to provide assistance. Assistive listening equipment and the costs of hearing impaired children to camp are also considered and funded.

Eligibility

Children with disabilities are eligible if they live in Southeast Kansas. Income and cost of the devices are taken into consideration. No concrete limits are set. Assistance depends on the parents' income and ability to help with cost. Decided on a case-by-case basis. Contact for more information.

To Apply

Patients should send a letter to the Trust, explaining the condition, the request, the cost involved, and documentation of the cost. The letter should mention any partial assistance from other organizations as well. Decisions are made on the same day that the request is received.



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