



Your Homepage for Hearing Healthcare

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# Funding for Hearing Aids and Cochlear Implants



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# Funding for Hearing Aids and Cochlear Implants

Thank you for requesting this Guide to Funding for Hearing Aids and Cochlear Implants!

A question we receive on a daily basis is, “What are the options for financial support or funding for hearing aids and cochlear implants?”

We wanted to provide the best information possible to answer this question, so Healthy Hearing has compiled this list of the most current, established funding sources for hearing aids and cochlear implants. Other sources of funding may exist that were not available at the time of our research, or other small local programs may be available in your area that are non-publicized. Therefore, while we hope that you find this information helpful, we strongly recommend that you begin your research by contacting an audiologist or hearing instrument specialist in your area (or a cochlear implant center, for cochlear implant information). A local professional is the best source of information regarding current federal and state programs you may be eligible for, as well as what resources may be available in your community. For a list of professionals near you, please visit our website at [www.healthyhearing.com](http://www.healthyhearing.com)

We hope that you find the included information helpful and we wish you Healthy Hearing!

Sincerely,  
**The Healthy Hearing Editorial Staff**  
Paul Dybala, Ph.D., Editor-in-Chief  
Kristi Albers, M.A., Managing Editor  
Carolyn Smaka, Au.D., Associate Editor



# Table of Contents

Health Insurance – Hearing Aids . . . . .	4
Health Insurance – Cochlear Implants . . . . .	5
Medicare & Medicaid . . . . .	6
Veterans Affairs . . . . .	7
State Vocational Rehabilitation Programs . . . . .	7
National Programs . . . . .	8
Local Programs By State . . . . .	10
Civic Organizations . . . . .	19
Resources for Children . . . . .	24
Finance Programs . . . . .	26
Telecommunications Distribution Programs . . . . .	27



*If you have comments, suggestions or would like to provide updates to this guide, please contact: [editor@healthyhearing.com](mailto:editor@healthyhearing.com).*



# Health Insurance Hearing Aids



To determine if your health insurance covers hearing aids or cochlear implants, check with your individual plan. Most plans have a toll free number for member services listed on the insurance card.

Insurance coverage for hearing aids, when provided, can come in many forms. Sometimes, a health plan will pay a specified amount toward the purchase of aids – typically \$100, \$500 or \$1000. In some instances, this amount may be allowed toward the entire hearing aid purchase (whether one aid or two are purchased) and in other instances it may be per ear (i.e. - \$500 toward one aid; \$1000 toward two aids). This benefit may renew after a given number of years. In other cases, health plans may give you an allowance toward hearing aids, when you use a contracted provider. An allowance is a specified amount that is subtracted from the total purchase price. For example, if the cost of a pair of instruments is \$4000, and your health plan has a \$1000 allowance, your out-of-pocket cost would be \$3000. Similarly, some health plans have negotiated discounts with contracted providers – so a provider must give you a specified discount (i.e. - 25%) off the retail price. Each health plan is different, and hearing aid coverage within one plan varies according to the geographic area of the member.

When you contact your health plan regarding hearing aids, be sure to ask the following questions:

- >> What is the health plan benefit for hearing aids?
- >> Do I have to use specific providers, if so, may I have a list of providers in my area?
- >> If the health plan has a benefit, i.e. \$500, do I have to pay the provider and get reimbursed, or can the provider bill the health plan directly?
- >> Is the benefit limited to specific hearing aid models or technology?
  - For example, one large health plan specifies that it covers “routine” hearing aids. Ask your plan to specifically define such terms.
- >> Are there any criteria or stipulations for coverage?
  - Some health plans may have audiologic criteria – that is, your hearing loss must be a certain degree in order to receive their benefit.



# Health Insurance Cochlear Implants



More than 90% of all commercial health plans cover cochlear implantation. Coverage of bilateral cochlear implants is determined by your health plan's medical benefits and coverage policies as they relate to your specific condition. Your financial responsibilities or out-of-pocket expenses for your cochlear implant(s) will be dependent on your plan's deductibles and co-insurance. Many insurance plans require prior authorization before the cochlear implant surgery. Therefore, it is important to contact the insurance company well in advance to determine exactly what is covered in each specific case. It is also recommended to see a financial representative at the facility where you will receive your implant to review the plan's benefits in advance and understand your own financial responsibility. Your cochlear implant center will work with you and your health plan to determine coverage. Additionally, each cochlear implant manufacturer has a department specifically dedicated to assisting you and your professional with reimbursement questions, and navigating the health insurance process.

## Cochlear Implants – Insurance Advocacy

In the event of an insurance denial of coverage for a cochlear implant (single or bilateral), the Let Them Hear Foundation Insurance Advocacy Program assists with appealing the denial, free of charge. The program is available to any individual residing in the US (or individuals who live overseas who meet the application criteria) who has received a written denial for hearing impairment related treatment or can provide a page from their insurance book stating that the recommended treatment is excluded under the insurance plan. Visit <https://www.letthemhear.org/appeals/login.php> and fill out an application, or call (877) HEAR HELP or (650) 617-2254. The insurance appeals staff will review your request and determine if they will be able to assist you.



# Medicare & Medicaid



Medicare does not currently cover hearing aids. Medicare covers cochlear implants provided you meet Medicare's coverage guidelines for candidacy. Your cochlear implant center can help determine if you are a candidate for Medicare coverage for cochlear implantation.

Medicare Advantage Plans, health plans options that are available through Medicare, may have hearing aid coverage. For example, upon researching this article, we found one Medicare HMO Plan in NJ that had \$1,000 limit for routine hearing aids every three years, and another that had a \$500 benefit for hearing aids every three years. Contact your plan to determine what is covered - see the "Health Insurance – Hearing Aids" section on Page 4 of this guide for more information on how to go about this. If you are currently considering a Medicare Advantage Plan, or have a Medicare Advantage Plan and are considering changing your plan, you can find and compare plans in your area using Medicare's website. Visit [www.medicare.gov](http://www.medicare.gov) and click the link, "Compare Health Plans and Medigap Policies in Your Area".

In addition, each state has a State Health Insurance Assistance Program (SHIP) that provides free help to Medicare beneficiaries who have questions about their health insurance options, benefits, claims, supplement policies and long-term care insurance. Counselors provide assistance in evaluating health insurance needs. If you are a Medicare beneficiary, a SHIPs counselor can help determine if you have hearing benefits with your current insurance plan, or help you determine if another plan would be more beneficial to your overall health needs. To locate a SHIP counselor in your state, visit <http://www.medicare.gov/contacts/static/ships.asp>.

## MEDICAID

Medicaid coverage for cochlear implants and hearing aids varies by state.

Medicaid coverage and eligibility is subject to change. To determine if you are eligible for Medicaid, or if you have Medicaid and want to know if hearing aid(s) and/or cochlear implants are covered in your state, contact your audiologist or hearing instrument specialist, or your cochlear implant facility. You can also contact your state's Medicaid program. For telephone numbers and contact information for the Medicaid program in your state, visit [www.govbenefits.gov](http://www.govbenefits.gov) and select "Medicare/Medicaid".



# Veterans Affairs



**Toll Free: VA Health Care Benefits: 1-877-222-8387**

**Telecommunications Device for the Deaf (TDD): 1-800-829-4833**

**Website: [www.va.gov](http://www.va.gov)**

The Department of Veterans Affairs (VA) provides hearing aids and cochlear implants to eligible veterans. Currently, the criteria for hearing aids includes: those who receive increased pension based on the need for regular aid and attendance or being permanently housebound; those who receive compensation for a service-connected disability; former prisoners of war; Purple heart recipients; those in receipt of benefits under 38 USC 1151 (Vocational Rehabilitation); those with a service-connected hearing disability based on the criteria outlined in 38 CFR 17.149. Additionally, under other specific circumstances a VA health care provider may make the determination of the need for hearing aids.

For information about coverage for hearing aids, cochlear implants or other health care services, contact the VA at the telephone numbers listed above or contact your nearest VA medical facility. To locate the nearest VA facility or for a list of all facilities, go to [www.va.gov](http://www.va.gov) and click "Find a Facility".

## State Vocational Rehabilitation Programs

If hearing aids are required for employment, state vocational rehabilitation offices may offer assistance. A listing of offices by state can be found at: <http://www.jan.wvu.edu/SBSES/VOCREHAB.HTM>.



# National Programs



## AUDIENT Program

901 Boren Ave, Suite 810  
Seattle, WA 98104-3534  
Telephone: (206) 838-7194  
Toll Free: 1-877-AUDIENT (1-877- 283-4368)  
Website: [www.audientalliance.org](http://www.audientalliance.org)  
Email: [info@audientalliance.org](mailto:info@audientalliance.org)

Audient is an affiliate of the Northwest Lions Foundation for Sight & Hearing and provides hearing aids at partial cost to low income individuals in the U.S. Qualification is based on the federal poverty guideline. At the time of this writing, individuals with an annual income of \$24,500 may qualify for Audient's assistance. Audient uses a network of Hearing Care Professionals nationwide. If your provider does not currently participate with Audient, he/she can fill out an application to become a provider. Audient's website provides comprehensive information regarding the program, as well as applications for assistance in both English and Spanish.

## Cochlear Implant Awareness Foundation

3109 Beaver Creek Lane  
Springfield, IL 62712  
Telephone: (800) 795-0824  
Website: [www.ciafonline.org](http://www.ciafonline.org)  
Email: [info@ciafonline.org](mailto:info@ciafonline.org)

The Cochlear Implant Awareness Foundation (CIAF) is a non-profit 501(c) (3) organization whose mission is to provide information, resources, and support to prospective cochlear implant recipients and their families. CIAF is an educational and informational foundation that does not typically have resources to provide financial assistance to individuals. However, they will assist people with getting connected to other organizations with such resources. As the foundation continues to grow, further resources may be available in the future.



# National Programs



## The Gift of Hearing Foundation

95 Old Boston Neck Road  
Narragansett, RI 02882  
Telephone: (617) 661-HEAR  
Website: [www.giftofhearing.org](http://www.giftofhearing.org)  
Email: [info@giftofhearingfoundation.org](mailto:info@giftofhearingfoundation.org)

The Gift of Hearing Foundation is a 501(c)(3) nonprofit corporation initially dedicated to increasing access to cochlear implant (CI) surgery and services for those who have been identified as candidates for this technology. This mission is accomplished by eliminating the two main barriers to access: cost and awareness of the technology. In regard to cost, the foundation applies support to areas that have not been addressed by other groups or foundations, or that need additional resources. In doing so, it ultimately lowers costs to the CI patient, and in some cases provides assistance where no other options exist.

## Hear Now

### **The Starkey Hearing Foundation Hear Now Program**

6700 Washington Ave. South  
Eden Prairie, MN 55344  
Toll Free: 1-800-648-4327  
Website: [www.sotheworldmayhear.org/hearnow](http://www.sotheworldmayhear.org/hearnow)

Hear Now is a national non-profit program of the Starkey Hearing Foundation. Hear Now is committed to assisting people with hearing loss that have limited financial resources and who permanently reside within the United States to obtain hearing aids. To find out if you are eligible to receive assistance, contact Hear Now. Eligibility requirements, program details, and applications can be found on their website.

## Help Me Hear Foundation

5000 Township Parkway  
Saint Paul, MN 55110  
Telephone: 877-HEAR-GIV  
Website: [www.HelpMeHearFoundation.org](http://www.HelpMeHearFoundation.org)  
Email: [info@helpmehearfoundation.org](mailto:info@helpmehearfoundation.org)

The Help Me Hear Foundation is a 501(c)(3) non-profit public charity whose mission is to give the gift of hearing to impoverished deaf children across the globe by providing them with the most advanced hearing devices available and giving them a chance to lead a normal life. The Help Me Hear Foundation raises money in order to provide cochlear implants to children living in impoverished conditions and strives to relieve the burden on communities who are unable to address hearing loss in infants and young children. Help Me Hear believes the best charities should strive to create self-sufficiency, strengthened communities, and positive lasting impressions on society.



# National Programs



## Travelers Protective Association

### **Travelers Protective Association Scholarship Trust for the Hearing Impaired**

3755 Lindell Boulevard

St. Louis, MO 63108

Telephone: (314) 371-0533

Website: <http://www.travelersprotectiveasn.com>

The Scholarship Trust for the Hearing Impaired is a national project of the Community Service Committee of the Travelers Protective Association (TPA). This special fund was established by TPA in order to assist children and adults with hearing loss with hearing aids, cochlear implants, medical care, specialized treatment, or other areas of need related to the hearing impairment. There are no age restrictions or requirements for degree of hearing loss; grants are based solely on financial need. Grants are given out once per year in August – applications must be submitted by March 1st. The number and amount of grants given out each year varies – they are based on the amount of money available and the number of applications received. TPA indicates that, since the project's inception, more than one million dollars in total have been given out, and nearly three thousand people have received a grant. For more information or to receive an application, visit TPA's website, or contact them by telephone.



# Local Programs By State



## California

### Agency for Hearing

#### Hearing Aid Loan Program

1800 28th Street

Sacramento, CA 95816

Telephone: (916) 732-9040

Toll Free: (888) 725-8372

Website: [www.agencyforhearing.org](http://www.agencyforhearing.org)

Email: [afh@agencyforhearing.org](mailto:afh@agencyforhearing.org)

The Hearing Clinic, located at the main office of Agency for Hearing in Sacramento, dispenses new and reconditioned hearing aids to people in Sacramento and the surrounding areas. It also runs the Hearing Aid Loan Program (HALP) that loans hearing aids out on a long-term basis. Participants are charged a small, sliding scale fee (based on income) to help cover the cost of repairs, earmolds and the audiologist's time, and payment plans are available. Oral rehabilitation services are also provided, including lip reading classes.

### Let Them Hear Foundation

#### Headquarters - Palo Alto Office

1900 University Avenue, Suite 101

E. Palo Alto, CA 94303

Telephone: (650) 462-3143

#### San Ramon Office

5801 Norris Canyon Road, Suite 200

San Ramon, CA 94583

Telephone: (925) 830-9116

Website: [www.letthemhear.org](http://www.letthemhear.org)

The Let Them Hear Foundation (LTHF) focuses in four main areas: hearing services for verifiable low-income patient families; education for public school and other professionals; access and advocacy, which includes training surgeons around the world and advocating for insurance denials with cochlear implants; and research (currently involved in over 20 studies). See the "Cochlear Implants – Insurance Advocacy" section of this article for more information on their advocacy program. Although LTHF does not provide implants, hearing aids, or funds to for patients who need the devices, a sliding scale payment system for hearing services (testing, etc.) is available for people with low incomes who qualify.



# Local Programs By State



## California

### The Hearing Foundation (Ear of the Lion)

1030 Gettysburg Ave. Suite 100-D

Clovis, CA 93612

Phone: 800-327-8077

Website: <http://www.hearingfoundation.org/>

Email: [hearfoundation@aol.com](mailto:hearfoundation@aol.com)

The Hearing Foundation (Ear of the Lion) is a non-profit, 501c3 foundation formed in 1982 and supported by Lions Clubs throughout California and Nevada. Its purpose is to provide hearing aids for the needy hearing impaired in the states of California and Nevada only. The Hearing Foundation is dedicated to assisting qualified low-income persons with their hearing problems, who are not eligible for any government-assisted programs, but are diagnosed as needing hearing aids. Persons must be a U.S. Citizen or legally reside in the U.S.. To find out if you are eligible to receive assistance, contact the Hearing Foundation. Eligibility requirements, application procedures and program details will be provided to you by them.



# Local Programs By State



## Colorado

### Colorado Neurological Institute

701 East Hampden Ave., Suite 330  
Englewood, CO 80113  
Telephone: (303) 788-4010  
Website: [www.thecni.org](http://www.thecni.org)  
E-mail: [NPyle@TheCNI.org](mailto:NPyle@TheCNI.org)

CNI Center for Hearing, a program of the Colorado Neurological Institute (CNI), is a nonprofit research and charitable institute located on the campus of Swedish Medical Center in Englewood, Colorado. CNI Center for Hearing is one of the leading facilities in the United States for cochlear implantation and for charitable work with the hearing impaired community. Details of their programs, eligibility information and applications can be found on the website or by contacting CNI. Their programs include:

**Cochlear Implant Assistance Program.** Through a cooperative effort of Cochlear Americas, Advanced Bionics and Med-El, as well as a team of dedicated medical professionals, this program assists qualified candidates needing cochlear implants. While the Cochlear Implant Assistance Program receives and awards no-charge implants, patients are still responsible for other costs associated with the procedure such as physician, hospital, anesthesiology, and audiological fees. The out-of-pocket cost for candidates who receive an implant through the Cochlear Implant Assistance Program averages \$10,000 - \$20,000. The supply of cochlear implants for this program is limited.

**Angel Network.** The mission of the Angel Network is to assist with the financial needs of cochlear implant recipients seeking rehabilitation. Applicants must be legal residents of Colorado and Wyoming to be eligible.

**Baha Assistance Program.** Through a cooperative effort of CNI Center for Hearing, Cochlear Americas and a team of dedicated medical professionals, this program assists qualified candidates needing the Baha device. The Baha Assistance Program awards only the actual system itself (the internal and external components) - patients are 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 receiving a Baha device through the CNI Center for Hearing is approximately \$10,000. The supply of Baha devices for this program is limited.

### Center for Hearing, Speech and Language

4280 Hale Parkway  
Denver, CO 80220  
Telephone (303) 322-1871 Voice/TTY  
Website: [www.chsl.org](http://www.chsl.org)  
Email: [info@chsl.org](mailto:info@chsl.org)

A private nonprofit center providing quality hearing and speech services for people of all ages, including those who are unable to pay. Financial assistance for hearing aids is available to qualifying individuals. Offices are in Denver and Colorado Springs.



# Local Programs By State



## Delaware

### Variety – The Children’s Charity

1520 Locust Street, 2nd Floor  
Philadelphia, PA 19102  
Toll Free: 1-800-553-7806  
Website: [www.varietyphila.org](http://www.varietyphila.org)

Variety’s Direct Care is a last resort medical equipment program for families in need. The program provides funding for assistive technology including hearing aids for eligible children ages 0 – 18 years who demonstrate financial need. To be considered for medical equipment funding, you must submit a completed application (including the photo consent form) and a letter of denial from your insurance company. The application can be found on the website, and mailed to the address above. Variety serves Delaware and the Delaware Valley (Philadelphia and Southeast PA, Southern NJ).

## Georgia

### Georgia Lions Lighthouse Foundation

1775 Clairmont Road  
Decatur, Georgia 30033-4005  
Telephone: (404) 325-3630  
Toll Free: 1-800-718-SITE (7483)  
Website: [www.lionslighthouse.org](http://www.lionslighthouse.org)  
Email: [speart@lionslighthouse.org](mailto:speart@lionslighthouse.org)

The Georgia Lions Lighthouse Foundation provides digital hearing aids for legal Georgia residents with incomes below 200 percent of the federal poverty guidelines. Applicants pay a co-payment for the hearing aids based on a sliding scale, ranging from \$60 to \$205 each, determined by household income. The Lighthouse Foundation also assists each applicant with earmold(s) and four appointments to the hearing provider. The Lighthouse Foundation partners with audiologists and hearing aid professionals throughout the state who volunteer their time and services. Anyone interested in applying for the Lighthouse Foundation Hearing Aid program may apply by downloading an application from the website, or by calling 404-325-3630.



# Local Programs By State



## Illinois

### Chicago Hearing Society

2001 North Clybourn Avenue  
Chicago, IL 60614  
Telephone: (773) 248-9121  
(773) 248-9174 TTY  
Website: [www.chicagohearingsociety.org](http://www.chicagohearingsociety.org)  
Email: [AskCHS@anixter.org](mailto:AskCHS@anixter.org)

Chicago Hearing Society offers a wide array of programs and services to Chicago metropolitan area's deaf and hard of hearing community, including: hearing testing, donations of new and used hearing aids, and providing hearing aids to people who cannot afford to purchase them. Additionally, the organization serves as a distribution site for the Illinois Telecommunications Access Corporation to loan TTYs, free of charge, to qualified individuals. Staff is fluent in American Sign Language and Spanish. Public aid is accepted with a sliding fee scale.

## Kansas

### Heartspring Donor Hearing Aid Program

8700 East 29th Street North  
Wichita, KS 67226  
Website: [www.heartspring.org](http://www.heartspring.org)  
Telephone: (800) 835-1043

Heartspring is a 501(c) (3) organization. The Donor Hearing Aid Program (DHAP) through the organization's Hearing Center evaluates hearing and fits reconditioned Behind-the-Ear hearing aid(s) to people in Wichita, Kansas with hearing loss that are unable to afford them. To apply, contact Heartspring by telephone, who will put you in touch with a service advocate and process an application for you. If approved, you are put on a waiting list until funds are available. Our contact at Heartspring indicated funds were currently exhausted, but availability of more funds was expected in March 2008.



## Local Programs By State



### Maine

#### The Warren Center for Communication and Learning

175 Union Street  
Bangor, ME 04401  
Telephone: (207) 941-2850  
Toll Free in Maine: (877) 542-9000  
Website: [www.warrencenter.org](http://www.warrencenter.org)

The Regional Hearing Aid Bank, ReHAB, provides refurbished behind-the-ear hearing aids to members the community who are unable to afford them. The ReHAB program is designed for adults and children who do not have other coverage for hearing aids, and who meet eligibility requirements regarding financial need. Applications are available online or by calling the Warren Center. There is a waiting list for services.

### Nebraska

#### Nebraska Commission for the Deaf and Hard of Hearing (NCDHH)

Telephone: Lincoln office: (800) 545-6244 Voice/TTY  
Omaha office: (877) 248-7836 Voice/TTY  
Scottsbluff office: (888) 588-5598 Voice/TTY  
North Platte office: (888) 713-3118 Voice/TTY  
Web link: <http://www.ncdhh.ne.gov/index.html>  
Email: [Tanya.wendel@email.ncdhh.ne.gov](mailto:Tanya.wendel@email.ncdhh.ne.gov)

The Sertoma Clubs of Nebraska, the University of Nebraska-Lincoln Speech & Hearing Clinic and the Nebraska Commission for the Deaf and Hard of Hearing (NCDHH) work together to collect, repair and distribute hearing aids. The program is limited to low-income individuals who live in the state of Nebraska who are 65 years or older. For more information or to get an application, visit [www.ncdhh.ne.gov/sertoma\\_hab.htm](http://www.ncdhh.ne.gov/sertoma_hab.htm) or contact: the Executive Director, Tanya Wendel, at the email address above.



# Local Programs By State



## Nevada

### The Hearing Foundation (Ear of the Lion)

1030 Gettysburg Ave. Suite 100-D

Clovis, CA 93612

Phone: 800-327-8077

Website: <http://www.hearingfoundation.org/>

Email: [hearfoundation@aol.com](mailto:hearfoundation@aol.com)

The Hearing Foundation (Ear of the Lion) is a non-profit, 501c3 foundation formed in 1982 and supported by Lions Clubs throughout California and Nevada. Its purpose is to provide hearing aids for the needy hearing impaired in the states of California and Nevada only. The Hearing Foundation is dedicated to assisting qualified low-income persons with their hearing problems, who are not eligible for any government-assisted programs, but are diagnosed as needing hearing aids. Persons must be a U.S. Citizen or legally reside in the U.S.. To find out if you are eligible to receive assistance, contact the Hearing Foundation. Eligibility requirements, application procedures and program details will be provided to you by them.



# Local Programs By State



## New England

### Dorothy Ames Trust Fund

#### Trust Client Services

#### Key Bank

Mail Code: NY-31-66-0942

66 S. Pearl Street, 9th floor

P.O. Box 22042

Albany, NY 12201

Toll Free: (866) 238-8650

The Dorothy Ames Trust Fund assists children with hearing loss in New England (CT, MA, ME, NH, RI, VT) through grants for the purchase of amplification in order to teach them to use their voices. To qualify, you must provide a copy of an audiology report, a statement of need from parents, an estimate of cost for equipment or services requested, and the most recent signed tax return. To apply, call the toll free number or write a letter. Although applications are accepted year round, more resources tend to be available in September, at the beginning of the fund's fiscal year.

## New Jersey

### Hearing Aid Assistance to the Aged and Disabled (HAAAD)

PO Box 715

Trenton, NJ 08625-0715

Telephone: 800-792-9745

Web link: [www.nj.gov/health/seniorbenefits/haaaddetail.shtml](http://www.nj.gov/health/seniorbenefits/haaaddetail.shtml)

This program, run by the NJ Department of Health and Senior Services, provides participants with \$100 reimbursement to assist with the purchase of hearing aid(s). People who receive Medicaid or who have other insurance coverage or retirement benefits are not eligible, unless the coverage is limited or partial. For 2008, the HAAAD income limits are \$23,092 for single persons and \$28,313 for married couples. Eligibility requirements, information and applications can be found at the link above.



# Local Programs By State



## North Carolina

### The W. Paul Biggers

#### **Carolina Children's Communicative Disorders Program CCCDP Program**

5501 Fortunes Ridge Drive, Suite R

Durham, NC 27713

Telephone: (919) 419-1449

Web link: <http://www.med.unc.edu/earandhearing/pedsprogs/cccdpgrant/>

The W. Paul Biggers Carolina Children's Communicative Disorders Program (CCCDP) is based at the Department of Otolaryngology/Head and Neck Surgery at UNC Hospitals. Their financial assistance grant program will cover the cost of hearing aids, cochlear implants or other hearing devices as a last resort when other medical insurance or health care programs do not cover them. UNC based hearing services are covered as well. Participants must be legal North Carolina residents under 21 years of age. Children are accepted into the program based also on family size, income, other medical expenses, and the limitations of insurance and other resources such as Medicaid. Interested parties should contact the Program Director at the telephone number listed above, or write a letter.

## Oklahoma

### Sertoma Hearing Aid Recycling Program (SHARP)

#### **c/o TSHA**

8740 E. 11th Street, Suite A

Tulsa, OK 74142

Telephone: (918) 272-4966

Web link: <http://www.tsha.cc/sharprules.htm>

With the support of the Tulsa Speech & Hearing Center (TSHA), the Oklahoma District Sertoma Hearing Aid Recycling Program assists Oklahoma residents who need hearing aids by refurbishing donated hearing aids and fitting them for individuals in need. While preference is given to applicants who are 65 years and older, applications for children and other adults are reviewed on an individual basis if funds are available. For more information, including an application, go to [www.tsha.cc](http://www.tsha.cc), click "resources" and "Sertoma Hearing Aid Recycling Program."



# Local Programs By State



## Virginia

### Assistive Technology Loan Fund Authority (ATLFA)

1602 Rolling Hills Drive, Suite 107  
Richmond, Virginia 23229  
Telephone: (804) 662-9000  
Toll-Free: (866) 835-5976  
Website: [www.atlfa.org](http://www.atlfa.org)  
Email: [atlfa@atlfa.org](mailto:atlfa@atlfa.org)

The ATLFA helps eligible applicants in Virginia get the assistive technology they need to become more independent or more productive members of the community with an improved quality of life. The ATLFA offers low interest loans for a variety of special equipment (including hearing aids) to eligible applicants. The interest rate is normally well below normal market rates, and loans are available with no down payment and longer terms that reduce monthly payments. These low-interest loans are made through and guaranteed through ATLFA's financial partner (SunTrust), or are direct loans made by the ATLFA. All income levels can apply. More information, including applications and forms, are found on the website.

### Blue Ridge Speech and Hearing Center

19465 Deerfield Ave, Suite 201  
Lansdowne, VA 20176  
Telephone: (703) 858-7620  
Website: [www.speechhearing.org](http://www.speechhearing.org)

Blue Ridge Speech and Hearing Center is located in Lansdowne, Virginia, and serves Northern Virginia, West Virginia, and the Washington, D.C. metropolitan area. It is a non-profit community resource offering speech, language, and hearing services (hearing aids and hearing rehabilitation services) at a reasonable cost. Operating funds are derived from fees for service, donations, fund raising events, appropriations from the County of Loudoun, and to a lesser degree, the United Way. A sliding scale of fees and other financial assistance is available for those whose financial situation warrants it, thus making services available to those who might otherwise be overlooked.



# Local Programs By State



## Washington

### WA Assistive Technology Foundation

100 South King Street, Suite 280

Seattle, WA 98104

Telephone: (206) 328-5116

Toll Free: (800) 214-8731

Toll Free TTY: (888) 808-8942

Website: [www.watf.org](http://www.watf.org)

Email: [info@watf.org](mailto:info@watf.org)

The Washington Assistive Technology Foundation (WATF) is a 501(c)(3) nonprofit, Community Development Financial Institution dedicated to improving the socio-economic circumstances of Washington state residents with disabilities through access to technology. WATF provides low-interest loans to help Washington residents with disabilities (including seniors with age related hearing loss) obtain assistive technology including hearing aids, cochlear implants, business equipment, and home and vehicle modifications. There are no upper or lower income restrictions; however, the foundation is especially dedicated to supporting people with low incomes. Additionally, a new program, the Assistive Technology Individual Development Account (IDA), offers a matched savings account for purchasing assistive technology including hearing aids and cochlear implants. To qualify for an IDA you must be a WA state resident with a disability, meet the financial need criteria, use the technology for work related activities, and be at least 18 years of age when you finish saving. This year's IDA application deadline is June 30, 2008. In order to complete all necessary paperwork, you must contact the Washington Assistive Technology Foundation by June 15, 2008.



# Civic Organizations



## Civitan International

P.O. Box 130744  
Birmingham, Alabama 35213-0744  
Telephone: (205) 591-8910  
Website: [www.civitan.org](http://www.civitan.org)

The mission of the Civitans is to build good citizenship by providing a volunteer organization of clubs dedicated to serving individual and community needs with an emphasis on helping people with developmental disabilities. Several Civitan clubs provide their communities with assistance such as funding for hearing aids. Anyone looking for help should contact their local Civitan club. You can be put in contact with your local club by contacting Civitan International by telephone.

## Deaf Friends International

PO Box 13192  
Hamilton, OH 45013  
Telephone: (513) 896-5075  
Website: [www.workersforjesus.com/dfi](http://www.workersforjesus.com/dfi)  
Email: [dfi@workersforjesus.com](mailto:dfi@workersforjesus.com)

Deaf Friends International is a non-profit, all-volunteer organization. It is a project of the Workers for Jesus, a non-denominational religious organization providing health and educational services. The DFI Cares Program has helped to provide financial assistance to deaf children and adults around the world for scholarships, hearing aids, cochlear implants and other needs. The program is not accepting further applications for assistance at this time due to its limited resources and the number of applicants they have currently waiting for assistance. This is subject to change if more funds become available in the future. Therefore, the organization encourages people to contact them with inquiries.



# Civic Organizations



## Easter Seals

### **Easter Seals Information & Referral Services**

230 West Monroe Street, Suite 1800  
Chicago, IL 60606-4802  
Toll Free: 1-800-221-6827 (Voice)  
Website: [www.easter-seals.org](http://www.easter-seals.org)  
Email: [info@easter-seals.org](mailto:info@easter-seals.org)

There are currently eighteen Easter Seals programs in the United States that may provide assistance for hearing aids to local individuals. For more information, contact Easter Seals Information and Referral Services.

## Benevolent & Protective Order of Elks of the USA

2750 N. Lakeview Avenue  
Chicago, IL 60614-1889  
Telephone: (773) 755-4700  
Website: [www.elks.org](http://www.elks.org)

The Elks does not have a national program for hearing aid assistance, however, local lodges have charitable programs that serve their communities. Therefore, it is recommended to contact your local Elks lodge to see what may be available in your community. A lodge locator can be found on the website.

## Kiwanis International

3636 Woodview Trace  
Indianapolis, IN 46268-3196  
Telephone: (800) 549-2647  
Website: [www.kiwanis.org](http://www.kiwanis.org)  
Email: [memberservices@kiwanis.org](mailto:memberservices@kiwanis.org)

Kiwanians are volunteers whose mission is to change the world through service to children and communities. Kiwanis does not have a national program for hearing aid assistance; however, local clubs may provide assistance to people in their communities. Since Kiwanis volunteers are private individuals, contact information for local clubs is not usually available online. Rather, contact Kiwanis International via phone or email to locate local clubs in your area.



# Civic Organizations



## Knights of Columbus

### Knights of Columbus Headquarters

1 Columbus Plaza  
New Haven, CT 06510  
Telephone: (203) 752-4000  
Website: [www.kofc.org](http://www.kofc.org)  
Email: [info@kofc.org](mailto:info@kofc.org)

The Knights of Columbus does not have a national program for hearing aid assistance; however, local councils may have charitable programs that serve their local communities. Therefore, it is recommended to contact your local council to see what may be available in your community. Use the “Find a Council” link on the website to locate a local Knights council.

## Lions Clubs International

300 22nd Street  
Oak Brook, IL 60523-8842  
Telephone: (630) 571-5466  
Website: [www.lionsclubs.org](http://www.lionsclubs.org)

The Lions Affordable Hearing Aid Project (AHAP) is a project of the Lions Club International Foundation that works with participating Lions clubs to assist individuals with low incomes to obtain hearing aids. AHAP uses refurbished hearing aids along with two new models provided by Rexton, a leading hearing aid manufacturer.

According to Lions Club International, people seeking assistance should contact their local Lions Club to see if they participate in the AHAP program. A club locator can be found at [www.lionsclubs.org](http://www.lionsclubs.org) and selecting “Find a Club Near You”. In most cases, local clubs will not have a telephone number as they are staffed by volunteers on a part-time basis. Contact them in writing, or attend a meeting (meeting times and locations are found in the club locator listing) and ask to speak with a local Lion to determine if they offer hearing aid assistance. If not, your local club can either refer you to another local Lions Club that does participate in the AHAP program, or to the Lions Club District Governor, who has knowledge of the clubs and programs in your area. Lions Club International may provide further information; however, they do not provide assistance directly to individuals and instead will help put you in touch with your local Lions Club.



# Civic Organizations



## Quota International, Inc.

We Share Foundation  
1420 21st Street, N.W.  
Washington, D.C. 20036  
Telephone: (202) 331-9694  
Website: [www.quota.org](http://www.quota.org)  
Email: [staff@quota.org](mailto:staff@quota.org)

Quota International is an international service organization, founded in 1919. Local chapters may offer grants or other assistance for hearing aids. Quota International recommends that you contact them by telephone for assistance in locating a local chapter.

## Rotary International

One Rotary Center  
1560 Sherman Ave.  
Evanston, IL 60201, USA  
Telephone: (847) 866-3000  
Website: [www.rotary.org](http://www.rotary.org)  
Email: [programs@rotary.org](mailto:programs@rotary.org)

Rotary is a nonpolitical, nonreligious worldwide service organization with more than 32,000 clubs in more than 200 countries. Rotary's main objective is service in the community, in the workplace, and throughout the world. Rotary does not have a formal program for hearing aid assistance; however, many local clubs provide assistance for hearing aids to people in their communities. To locate a Rotary club in your area, use the Club Locator on the website, or contact Rotary headquarters via telephone or email.

## Ruritan National, Inc.

PO Box 487  
Dublin, VA 24084  
Telephone: (877) 787-8727  
Website: [www.ruritan.org](http://www.ruritan.org)  
Email: [office@ruritan.org](mailto:office@ruritan.org)

Ruritan is a national organization dedicated to improving communities and building a better America through Fellowship, Goodwill and Community Service. Ruritan does not have a national program to assist people with funding hearing aids. Rather, each club surveys the needs of its own community and then works to meet some of those needs. Contact your local Ruritan club to determine if assistance for hearing aids is available. To locate a local Ruritan club, use the "Club Links" link on the website, or contact Ruritan National by telephone.



# Civic Organizations



## Sertoma International

1912 E. Meyer Boulevard  
Kansas City, MO 64132  
Telephone: (816) 333-8300  
Website: [www.sertoma.org](http://www.sertoma.org)  
Email: [infosertoma@sertomahq.org](mailto:infosertoma@sertomahq.org)

Sertoma International is a civic service organization that is comprised 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 the 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, use the "Find a Club" link on the website to find contact information. If there is no email, phone number, or website link listed, you can email your request to [infosertoma@sertomahq.org](mailto:infosertoma@sertomahq.org) and a Sertoma International representative will put you in contact with the club nearest you.



# Resources for Children



## Alexander Graham Bell Association for the Deaf, Inc.

3417 Volta Place, NW  
Washington, DC 20007  
Telephone: (202) 337-5220 (Voice/TTY)  
Telephone: (202)337-5221 (TTY)  
Website: [www.agbell.org](http://www.agbell.org)

AG Bell offers financial aid awards for children up to age 21 who meet certain criteria and who demonstrate financial need. Awards can be used to reduce educational costs such as tuition, books, equipment, auditory and speech language support services, academic tutoring, transportation and other school-related expenses including amplification. Criteria for awards as well as applications can be found on the website, or by contacting AG Bell in writing.

## Hope for Hearing Foundation & Hearing Aid Bank

**formerly of Los Angeles, CA**  
Website: [www.jtc.org/h4h/](http://www.jtc.org/h4h/)

At the time of this writing, the Hope for Hearing Foundation and Hearing Aid Bank was in transition. The program recently moved to the John Tracy Clinic and assistance for hearing aids was not available. Check the John Tracy website (listed above) for future updates.

## Disabled Children's Relief Fund

P.O. Box 89  
Freeport, NY 11520  
Website: <http://dcrf.com/>

Disabled Children's Relief Fund (DCRF) is a non-profit 501(c) (3) organization that provides grants to children for hearing aids and other equipment. DCRF grant applications may be used for modest awards (most range from \$25 to \$200) for assistive devices, rehabilitative services, arts and humanities projects, or for efforts to bolster compliance with existing laws for the benefit of children with disabilities. Applications may be submitted by families (parent or guardian) for an individual child or by a non-profit organization for a small group of children. Preference is given to children with physical challenges who have inadequate health insurance. Applications for 2008 will be available from April to September and can be downloaded from the website.



## Resources for Children



### The HIKE Fund, Inc.

c/o International Center for Job's Daughters  
233 W. 6th Street  
Papillion, NE 68046-2210  
Website: [www.thehikefund.org](http://www.thehikefund.org)

The HIKE (Hearing Impaired Kids Endowment) Fund, Inc. is a non-profit charity project supported by Job's Daughters International whose purpose is to provide hearing devices for children (ages 0 – 20) with hearing losses and financial need. The fund has awarded many types of devices including, but not limited to, hearing aids, FM systems, closed caption converters, tactile units, alerting systems, and specialized sports equipment, to aid children with hearing loss in communication. The HIKE Fund does not fund cochlear implants. At the time of this printing, applications were not being accepted for 2008 due to the high volume of applications currently awaiting funding. Our contact indicated that the website would be updated when the applications process would be reinstated, but no timeframe was given.

### Miracle Ear Children's Foundation

P.O. Box 59261  
Minneapolis, MN 55459-0261  
Telephone: (800) 234-5422  
Website: [www.miracle-ear.com](http://www.miracle-ear.com)

The Miracle-Ear Children's Foundation works with Miracle-Ear centers nationally to provide hearing aids, follow-up care and services to children from qualified families, free of charge. To be considered for eligibility, applicants must be 16 years of age or younger, have a family income level that does not qualify for public support, be a resident of the U.S., have an audiogram and medical clearance for hearing aids dated within the past six months, and complete an application. Applications can be obtained from the website or by contacting Miracle Ear by telephone.

### Oticon, Inc.

59 Schoolhouse Rd  
Somerset, NJ 08873  
Website: [www.oticonusa.com](http://www.oticonusa.com)

The Hearing Aid Loaner Bank works with audiologists and hearing instrument specialists to provide hearing aids on a temporary basis (usually 3 months) for children age 0 – 3 years at no charge. This program enables children to use hearing aids while they are awaiting third party approval for permanent amplification, or are awaiting cochlear implant surgery. Parents or caregivers interested in obtaining temporary hearing aids for their child through this program should see an audiologist or hearing instrument specialist who works with Oticon. A provider locator by zip code can be found on Oticon's website, [www.oticonusa.com](http://www.oticonusa.com).



# Finance Programs



## Assistive Technology Loan Programs

Many states have assistive technology financial loan programs through RESNA Alternative Financing and Telework Technical Assistance Project (AFTAP), a grant activity funded by Rehabilitation Services Administration, U.S. Department of Education. The details of these programs vary by state. In general, they help state residents with disabilities purchase assistive technology, including hearing aids and cochlear implants, by offering very affordable loans. Not all states have a program. For a listing of state programs, go to <http://resna.org/AFTAP/state/index.html>. If your state has a program, contact it directly for applications, eligibility information, and other program details.

## CareCredit

Toll Free: (800) 677-0718

Website: [www.carecredit.com](http://www.carecredit.com)

CareCredit is a GE Money Company, and a leading patient finance program. CareCredit works like a credit card, but is exclusive for healthcare services. It is accepted by over 75,000 providers in a wide range of services including hearing care, LASIK and vision care, veterinary medicine, dentistry, cosmetic surgery, and more. They offer monthly payment options, no up-front costs to patients, no prepayment penalties and no annual fees. Short term, no-interest plans are available as well as longer term plans with fixed interest rates. In order to use CareCredit to pay for your hearing care, you must ensure your provider accepts CareCredit. A short application process including a credit check is required and can be done online or over the telephone with CareCredit.



# Telecommunications Distribution Programs



Many states have programs for people with hearing loss who require special equipment to use the telephone. These programs loan or provide TTYs, amplified telephones and other equipment free of charge to residents with hearing loss or other disabilities that require it. A listing of programs by state can be found at <http://tedpa.org/tedpainfo/stateprograms.html>. Contact your state program for more information about what equipment is provided, who is eligible for it, and how to obtain it.

