Your Guide to Financial Assistance for Hearing Aids
Contents

Organizations & Services

Air Force Aid Society
Alexander Graham Bell Association for the Deaf and Hard of Hearing
EPIC Hearing AUDIENT Program
Corporate or Employee Assistance
Easter Seals
Federal Employee Health Benefits Program
Fraternal Order of the Eagle
HearNow
HELPcard
Kiwanis Club
Knights of Columbus
Let Them Hear
Lions Club International
Masonic Organizations
Medicaid and CHIP Programs
Medical Flexible Spending Accounts
Miracle-Ear Foundation
Optimists Clubs
Quota International
Rienzi Foundation
Sertoma International
State Government Programs
State and Private Assistive Technology Loan Programs
Travelers Protective Association of America
TRICARE
Veterans Benefits

Pediatric Services

Alexander Graham Bell Association for the Deaf and Hard of Hearing
First Hand Foundation
Hike Fund, Inc.
John Tracy Clinic
Let Them Hear
The Hearing Industries Association (HIA) has prepared this document as a resource guide for those seeking financial assistance for hearing aids. While HIA does not manage an assistance program, this guide will provide information on the charitable foundations, private organizations, insurance plans, and government programs that help people across the country access the hearing healthcare they need.

When left untreated, hearing loss can reduce earning power, disrupt relationships, and decrease quality of life. Today, the hearing aid industry has made many advancements in technology to benefit many symptoms of hearing loss. Hearing aids can also be found at various price points to help improve your hearing health and allow you to enjoy the world that surrounds you. 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 HIA, I applaud you for taking the first step towards better health and a better life.
Organizations & Services

Air Force Aid Society
241 18th Street, Suite 202
Arlington, VA 22202
Tel: 703-972-2650
www.afas.org

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 can be given as an interest free loan. Most assistance provided through interest free loans come with a repayment schedule set according to budget surplus.

Eligibility
Active duty Air Force personnel (including spouses with Power of Attorney when the service member is away from his/her duty station), Air National Guard or Air Force Reserve personnel on extended active duty over 15 days under Title 10 USC (assistance is limited to emergencies incidental to, or resulting from applicant’s active duty tour), Service members with no existing outstanding loan balance to AFAS

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
info@agbell.org | 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 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.

EPIC Hearing AUDIENT Program

3191 W. Temple Avenue Suite 200
Pomona, CA 91768
Tel: 877-606-374 | Fax: 206-838-7195
www.epichearing.com | info@audientalliance.org

Services and Eligibility

EPIC Hearing currently manages the Audient program for low income patients. Audient prices start at $495 per ear for entry level technology with a max price of $1,750 for two premium aids ($875 each). To qualify for Audient, patients must earn less than these annual incomes, based on family size and state:

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<tr>
<th>SIZE OF FAMILY UNIT</th>
<th>48 CONTIGUOUS STATES AND D.C.</th>
<th>ALASKA</th>
<th>HAWAII</th>
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<td>1</td>
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<td>$31,150</td>
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<td>2</td>
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<td>$45,775</td>
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<td>FOR EACH ADDITIONAL PERSON, ADD:</td>
<td>$9,350</td>
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EPIC also manages the HSP program (different from Audient). If patient does not qualify for Audient, we can still assist them with savings on cost of aids via the HSP program. I have attached the HSP information as well.

Benevolent Protective Order of Elks of the USA
2750 N. Lakeview Avenue
Chicago, IL 60614-1889
Tel: 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 visit www.elks.org/lodges/default.cfm.

CareCredit
GE Card Services
PO Box 960061
Orlando, Fl 32896-0061
Tel: 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.
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 health care 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.*

**Easter Seals**

230 West Monroe Street, Suite 1800  
Chicago, IL 60606  
Tel: 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.

Federal Employees Health Benefits Program
See Corporate and Employee Assistance

Fraternal Order of the Eagle
Fraternal Order of Eagles Grand Aerie
1623 Gateway Circle S.
Grove City, OH 43123
Tel: 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 online.

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

Hear Now
6700 Washington Avenue
Eden Prairie, MN 55344
Tel: 800-328-8602
www.starkeyhearingfoundation.org/hear-now
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.

HELPcard
380 Data Drive, Suite 200
Draper, UT 84020
Tel: 877-834-0550
sales@hccredit.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.

Kiwanis Clubs
3636 Woodview Trace
Indianapolis, IN 46268-3196
Tel: 800-549-2647  |  Tel: 317-875-8755  |  Fax: 317-879-0204
www.kiwanis.org/clubs

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.
Knights of Columbus

Knights of Columbus Headquarters
1 Columbus Plaza
New Haven, CT 06510
Tel: 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 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
Tel: 650-462-3143 | Fax: 650-462-3144

San Ramon Office:
5801 Norris Canyon Road, Suite 200
San Ramon, CA 94583
Tel: 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.

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

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Palo Alto Office:
1900 University Avenue, Suite 101 E.
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San Ramon, CA 94583
Tel: 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.

Cochlear Implants
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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 are an international network of 1.3 million men and women in 202 countries and geographic areas who work together to answer the needs that challenge communities around the world.

Local Lions clubs may provide communications aids for deaf and hard of hearing persons in the community.

Find Your Nearest Lions Club: Please reach out to your local Lions Club to inquire about hearing aid assistance.

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 through 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 CHIP 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/MedicaidGlance05.pdf
- For more information on CHIP: www.insurekidsnow.gov

Services and Eligibility
Medicaid is a public funded health insurance program for people with very low incomes. CHIP is your State Children’s Health Insurance Program. CHIP 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 CHIP.

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.

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.
Medical Flexible Spending Accounts

See Corporate and Employee Assistance

Miracle-Ear Foundation

P.O. Box 59261
Minneapolis, MN 55459-0261
Tel: 800-234-5422
www.miracle-ear.com/foundation

Services
The Miracle-Ear Foundation® is designed to support underserved Americans with a limited income and no other resources for hearing aids, such as insurance, Medicaid, VA, or other state or federal programs.

Eligibility

- Applicants must have a hearing loss that requires amplification (hearing aids), children who have a mild or greater hearing loss, adults who have a moderate or greater hearing loss.
Applicants are seeking help from the Miracle-Ear Foundation™ as there are no other resources available including but not limited to: insurance, state Medicaid program, VA or vocational rehab, state or local programs, and other charity sources.

Applicants must complete an application form and provide a current audiogram. Children 18 years and younger must have medical clearance dated within the last 6 months signed by a physician (MD, ENT). While medical clearance is encouraged for adults, a signed medical waiver is acceptable.

Applicants must have an income level which does not allow the family to receive public support – see specific income eligibility requirements. Total household income must be at or below the chart provided to qualify and demonstrate personal inability to financially provide for hearing health.

Applicants must possess a family commitment to intervention, rehabilitation, and necessary follow-up services, which is especially important for a child applicant as they grow.

Applicant must be a resident or citizen of the U.S. or Puerto Rico.

**To Apply**
If you fit within the eligibility requirements and have carefully reviewed the criteria for income, assets and hearing loss, you may be eligible for services from the Miracle-Ear Foundation. Applicants must contact their local Miracle-Ear store to submit the application, supporting documents and application fee ($150 adults only). The Miracle-Ear store will make their referral and forward your application to the Miracle-Ear Foundation for approval. You will receive notification by mail within 3 weeks if your application has been approved or denied services. www.miracle-ear.com/foundation-eligibility

**Optimists Clubs**

**Help Them Hear Program**
4494 Lindell Blvd.
St. Louis, MO 63108
Tel: 314-371-6000 | Toll-Free: 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 locate a club, visit www.optimist.org.
Quota International
1420 21st Street NW
Washington, DC 20036
Tel: 202-331-9694
www.quota.org

Services and Eligibility
Quota International assists low income individuals with purchasing hearing aids. Visit the website to apply.

Rienzi Foundation
18-81 Steinway Street, Suite 100
Astoria, NY 11105
Tel: 718-956-3505  |  Toll-Free: 800-973-0622  |  Fax: 718-956-3507
www.rienzifoundation.org

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. Contact the Foundation to apply.

Sertoma International
Executive Director: Stephen Murphy
1912 E. Meyer Blvd.
Kansas City, MO 64132
Tel: 816-333-8300  |  Fax: 816-333-4320
infosertoma@sertoma.org  |  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

**State Government Programs**

**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: www.catada.info/content/state-program-information#stateHolder
- Another excellent and usually current list: www.at3center.net/stateprogram

Travelers Protective Association of America
3755 Lindell Boulevard
St. Louis, MO 63108
Tel: 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
Tel: 877-874-2273
Tricare Regional Office North: 800-444-5445
Tricare Regional Office South: 888-874-9378
Tricare Regional Office West:

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.

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, please view the following article: https://www.healthyhearing.com/help/hearing-aids/va
 pediatric services

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

info@agbell.org | 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, 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.

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
The Parent & Infant Financial Aid Program provides financial aid to families of infants and toddlers ages birth through 3 who have been diagnosed with a moderately-severe to profound hearing loss, who are in pursuit of a spoken language outcome for their child. Grants are awarded to assist with expenses
associated with obtaining services such as auditory support services, speech-language therapy, technology, pre-school fees/tuition, etc.

Families should be committed to a listening and spoken language approach for their child’s listening, speech, oral communication and cognitive skills. These awards are made one time for the year, generally in the month of December. Award recipients may apply for this program again in future years. Award amounts vary; over the past three years, awards have ranged from $300 to $2,000.

**Eligibility Criteria:**

- The child’s fourth birthday must be after December 31, 2018.
- The child must have a documented bilateral hearing loss or auditory neuropathy. **Note:** Children with unilateral (one-sided) hearing loss or unilateral auditory neuropathy do not qualify.
- Parents must be committed to and pursuing a listening and spoken language outcome for the child.
- The child and family must reside in the United States (including territories) or in Canada; if in the United States, parents must provide a Social Security or Tax ID number.
- Parents/guardians should be able to clearly outline their need for financial assistance and plans for using grant funds.
- The child’s hearing loss must be within the moderately-severe to profound range. Children with cochlear implants meet this eligibility requirement. The child must have an unaided Pure Tone Average (PTA) of 55dB or greater in the better hearing ear in the speech frequencies of 500, 1000, 2000 and 4000 Hz.

**School Age Financial Aid Awards**
The Preschool-Age Financial Aid program was established to provide financial aid support to families of preschool-age children who have been diagnosed with a moderate to profound hearing loss and who are in pursuit of spoken language education for their child. Grants are awarded to assist with expenses associated with obtaining services such as auditory support services, speech-language therapy, preschool tuition, etc. Families who apply must be committed to a listening and spoken language approach for the education of their child’s listening, speech and cognitive skills.

These are one-time awards made generally at the end of summer. Award amounts vary; over the past three years, awards have ranged from $250 to $1,500.

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

- The child’s bilateral hearing loss or Auditory Neuropathy must have been diagnosed before the child’s fourth birthday. Children with unilateral (one-sided) hearing loss or unilateral Auditory Neuropathy do not qualify.
- The child’s hearing loss must be in the moderately-severe to profound range. This means that applicants must have an unaided Pure Tone Average (PTA) of 55 dB or greater in the better hearing ear, in the speech frequencies of 500, 1000, 2000 and 4000 Hz.* Children with cochlear implants meet this eligibility requirement.
Formula for calculating the PTA: On the unaided audiogram, look at the results for the better hearing ear at 500, 1000, 2000 and 4000 Hz and add those three numbers together, then divide that total by four. The result is the Pure Tone Average. To be eligible for this award, the child’s PTA must be 55 dB or greater.

Additional Financial Aid & Scholarships
For additional information on child and adult financial assistance, please visit AG Bell’s Financial Aid webpage: www.agbell.org/connect

First Hand Foundation
2800 Rockcreek Parkway
Kansas City, MO 64117
Tel: 816-201-1569 | Fax: 816-571-1569
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 request must be clinically relevant to the health of the child.
4. There must be no existing insurance coverage for the requested expenses.
5. 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:

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
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.

Hike Fund, Inc.
10115 Cherryhill Place
Spring Hill, FL 34608-7116
Tel: 352-688-2579
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.

**John Tracy Clinic**
806 West Adams Blvd
Los Angeles, California, USA 90007-2505
Tel: 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

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**Let Them Hear Foundation**

**Palo Alto Office:**
1900 University Avenue, Suite 101 E.
Palo Alto, CA 94303
Tel: 650-462-3143 | Fax: 650-462-3144

**San Ramon Office:**
5801 Norris Canyon Road, Suite 200
San Ramon, CA 94583
Tel: 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.

**Eligibility**
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.