



Insurance Benefits for Hearing Aids

My insurance company has a hearing aid benefit! Why can't I use it here?

More and more insurance plans are including a “hearing aid benefit” with their coverage. Sounds great, right? Well, it’s a little complicated! Many of these plans aren’t offering a benefit at all. Instead, they are funneling their customers through “discount” programs run by separate companies. Some of them are TruHearing, EPIC, Amplifon, and Nations Hearing. Here’s how it works:

Your Insurer



Your insurer tells you that you have a hearing aid benefit, and to use it you need to call a specific phone number to get started.

Middleman



That phone rings at a completely different company that has been contracted to provide hearing aids for your insurer. They have negotiated cheap prices with manufacturers of hearing aids. They pocket significant profit on the hearing aids simply by acting as a middleman – they purchase the hearing aids and then send them on.

Hearing Aid Manufacturer



Hearing aid manufacturers are delighted to do business with these companies, because they are guaranteeing a steady income stream. They can afford to sell the hearing aids for cheaper because these companies will purchase thousands of hearing aids per year, while small practices like ours will only order a few hundred hearing aids per year.

Hearing Care Professionals



The hearing aids are sent directly to a hearing care professional who has contracted with the middleman company. The professional is paid a small fee for fitting the hearing aids, following-up after the fitting, and then providing services for a specified amount of time. In an office that is sales oriented, this arrangement can work well. Patients are easy “sales” because they have a benefit, and typically these offices get patients with these discount programs in and out as quickly as possible. More and more audiologists with practices like ours are not accepting these plans because the reimbursement does not allow for the time and care that leads to good hearing aid outcomes.

You



Depending on the plan there *may* be some financial savings to you on the overall cost of hearing aids. However, a hearing aid is only as good as the provider who is fitting it. The best technology, poorly fitted, will not magically help you hear to the best of your abilities. You may have to travel to find a provider who is willing to accept your plan, and you will need to return there for the included service. They are more likely to be retail or mobile chains that can cut corners to make the low reimbursement acceptable, rather than audiology practices like ours dedicated to providing excellent patient-centered care.

We at Brattleboro Hearing Center are dedicated to Hearing Healthcare. We follow audiological Best Practices to ensure that your hearing aids are fitted well and functioning at the top of their capabilities. We use our education, the wonders of science, and our kindness and caring to provide the positive outcome that you deserve.