



**Your Guide to Financial  
Assistance for Hearing Aids**

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**Hearing Industries Association**

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# Introduction

Hearing loss is a significant medical issue in the U.S. with an estimated 38 to 48 million Americans - or more than one in ten - having some form of hearing loss. When left untreated, hearing loss can reduce earning power, disrupt relationships, and impact overall mental and physical wellbeing. However, [research reveals](#) that 83% of hearing aid wearers are satisfied with their device(s) due to advancements in technology that allow those with hearing loss to more fully engage with the people and activities that they love.

**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 access the hearing healthcare they need.

The technology incorporated into hearing aids along with the services of a hearing care professional influence the overall cost. Over-the-Counter (OTC) hearing aids are available to adults 18 years of age and over with mild-to-moderate hearing loss and can be purchased online or in retail stores without a prescription or the services of a professional. The cost can range from a few hundred dollars to more than \$1,000. Prescription hearing aids are available to adults and children with any level of hearing loss and are only available from a licensed hearing care professional. The cost of the devices, testing, fitting services, warranties, and follow-up care can range from \$1,300 to \$4,000 or more.

For adults who are enrolled in Medicare Advantage (MA) plans, we recommend that you check your specific insurance plan to see if coverage is available. Most MA plans provide some type of hearing benefit.

We hope that by using this guide, you can find the resources needed to treat your – or a loved one’s – hearing loss.

# Organizations & Services

## Air Force Aid Society

***See also Tricare for active duty personnel and family benefits.***

241 18th Street, Suite 202  
Arlington, VA 22202  
Tel: 703-972-2650  
[www.afas.org](http://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

***For children's financial aid programs, click here: [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](http://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, Life membership \$2000, Professional Membership \$100 (US & International), Student membership \$50, Friends & Family membership \$0. 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.*

### Financial Aid Offered

AG Bell lists multiple financial aid resources, including contact information to help find hearing aid assistance, college scholarship and graduate scholarship opportunities, Preschool Financial Aid, parent and infant financial aid, scholarships for Listening and Spoken Language (LSLS) professionals and educator certification scholarships.

You can find these resources and deadlines to apply here: <https://www.agbell.org/Connect#financial-aid>

## Benevolent Protective Order of Elks of the USA

2750 N. Lakeview Avenue

Chicago, IL 60614-1889

Tel: 773-755-4700

[www.elks.org](http://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 visit: [www.elks.org/lodges/default.cfm](http://www.elks.org/lodges/default.cfm)

## CareCredit

### GE Card Services

PO Box 960061

Orlando, FL 32896-0061

Tel: 800-677-0718

[www.carecredit.com](http://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 submit the application by phone, fax, or internet to receive an immediate answer. Patients can apply online, but they should make sure their provider accepts CareCredit before applying. Visit [www.carecredit.com/apply to learn more](http://www.carecredit.com/apply-to-learn-more).

## Corporate or Employee Assistance

Corporations and unions may offer financial assistance for hearing aids or audiological services either through reimbursement or as part of a hearing healthcare agreement entitling you to a discount on hearing aids from local hearing healthcare professionals.

## Deaf and Hard of Hearing Services for State Employees

Some States offer adaptive communication equipment to deaf and hard of hearing employees. Usually, they 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.

## Federal Employee Health Benefits (FEHB)

All plans cover routine hearing screening for children. Coverages vary widely, with some plans providing a hearing aid benefit based on differing qualifications such as age, frequency of device replacement, and big differences in the cost amount the plan will cover. Many plans will pay most of the cost of hearing-related medical procedures, such as cochlear implants. Check with your individual program for hearing health benefits.

## 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: <https://www.ada.gov>

## Health Care Flexible Spending Accounts

Flexible Spending Accounts (FSAs) provide a way for individuals to set aside pre-tax income dollars to pay for certain eligible medical expenditures. According to the Internal Revenue Service (IRS), FSAs are employer-established benefit plans under which employees can contribute to the FSA by electing a voluntarily withheld amount from your paycheck. Taxes are not paid on the salary contributed nor, generally, for contributions made by an employer to an FSA.

There are limits on salary reduction contributions to an FSA. In 2023, contributions are limited to \$3,050 per employer. Spouses can put the maximum amount in an FSA through their employer. FSAs generally do not “roll over” but an employer may offer a grace period of no more than 2.5 additional months to use expired FSA funds or may allow you to carry over up to \$610 per year. Eligible FSA expenses include, but are not limited to, deductibles, out-of-network claims, expenses for special treatments, qualified prescription drugs, medical devices (including hearing aids), over-the-counter medications, dental and vision expenses, and more.

In order to receive the reimbursement, participants (1) submit a claim form after services are rendered and receive a reimbursement for all eligible expenses by mail, or (2) use of an FSA debit card to pay for covered expenses at the time of purchase or when services are rendered. Medical reimbursements may be obtained regardless of the accumulated amount in the participant's 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.

Learn more about FSAs directly from your employer, including process for submitting claims or how to sign up. You can also visit [healthcare.gov](https://www.healthcare.gov), which provides additional IRS materials on qualifying for an FSA, contributions to an FSA, eligible expenses, and more.

## Ear Community

280 East 1st Ave., Unit 704 Broomfield, CO 80038

[EarCommunity@gmail.com](mailto:EarCommunity@gmail.com)

[www.EarCommunity.org](http://www.EarCommunity.org)

The Ear Community is a nonprofit organization that donates bone anchored hearing systems (BAHS) to those in need and who have been denied coverage by insurers for these hearing devices. Ear Community also helps reimburse audiologists through Pax's Ear Fund for the fitting and programming fee when patients are denied coverage by their insurers for this service for BAHS devices.

Thanks to our donors and contributors, the Ear Community Organization can help give back by making the gift of hearing possible for many. The Ear Community Organization has been proud to help children and adults hear their best since 2012, regardless of age!

## Services and Eligibility

The Ear Community donates NEW BAHS devices to individuals who were born with microtia and aural atresia. To be eligible, applicants must have microtia and or aural atresia. Must be able to provide proof of lower income and a denial letter from insurance. Applicants must not have a BAHS previously as upgrades cannot be provided.

## To Apply

**Link to apply for bone anchored hearing device:**

<https://earcommunity.org/donate/application-for-a-bone-conductive-hearing-device/>

**Link for Pax's Ear Fund:**

<https://earcommunity.org/donate/application-for-help-with-travel-costs-for-surgery/>

## Easterseals

141 W Jackson Blvd, Suite 1400A, Chicago, IL 60606

Tel: 312-726-6200 | TTY: 312-726-4258 | Toll-Free: 800-221-6827

[www.easterseals.com](http://www.easterseals.com)

Easterseals 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, Easterseals offers a variety of services to help people with disabilities address life's challenges and achieve personal goals.

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 community served.

### Services

The organization may purchase adaptive devices and medical equipment for children ages 0-21, including 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

To find an Easterseals nearest you, visit <https://www.easterseals.com/> and enter your zip code in the "Find Your Easterseals" tab. Once on the local chapter's website, you can view chapter services and find contact information to inquire about eligibility.

## Federal Employees Health Benefits Program

*See Corporate and Employee Assistance (click [Corporate](#) or [Employee Assistance](#) to jump to section)*

## Fraternal Order of the Eagles

### Fraternal Order of Eagles Grand Aerie

1623 Gateway Circle S.

Grove City, OH 43123

Tel: 614-883-2200 | Email: [help@foe.com](mailto:help@foe.com)

[www.foe.com](http://www.foe.com)

The Fraternal Order of Eagles is an international non-profit organization uniting fraternally in the spirit of liberty, truth, justice, and equality, to make human life more desirable by lessening its ills and promoting peace, prosperity, gladness and hope.

### To Apply

Applications are not accepted from individuals. Eligible individuals can be referred by a hearing healthcare professional.



## Kiwanis Clubs

3636 Woodview Trace  
Indianapolis, IN 46268-3196  
Tel: 800-549-2647 | Tel: 317-875-8755  
[www.kiwanis.org/clubs](http://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 their friends and neighbors.

### To Apply

Contact a local Kiwanis club to see if members might be of assistance: [www.kiwanis.org/clubs](http://www.kiwanis.org/clubs)

## Knights of Columbus

**Knights of Columbus Headquarters**  
1 Columbus Plaza  
New Haven, CT 06510  
Tel: 203-752-4000 | [info@kofc.org](mailto:info@kofc.org)  
[www.kofc.org](http://www.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. 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

Individuals should contact their local Knights of Columbus Council or inquire about a local council at the nearest Catholic church. Then they should find an advocate within the council that they wish to approach and learn what the specific requirements are. The groups are more inclined to assist those who have sought other financial assistance but have been turned down. Requests to help children are more favorably received than requests for adults, and people need to be ready to give financial details demonstrating their need. However, adult requests are more favorably received if the assistance will enable the recipient to become or remain self-sufficient.

## Lions Club International

300 W. 22nd Street  
Oak Brook, IL 60523-8842  
[www.lionsclubs.org](http://www.lionsclubs.org)

### Services

Lions are an international network of 1.4 million men and women in 200+ countries and geographic areas who work together to answer the needs that challenge communities around the world.

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

### To Apply

Visit the website and enter your location in the “Find A Club” webpage. Contact 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 find within 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.

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 issues, burn injuries, craniofacial conditions, and spinal cord injuries and spine care, colorectal and gastrointestinal care, and sports medicine. 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

Search online for “Ancient Free and Accepted Masons” or “Free and Accepted Masons”.

### 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.

You need to have explored other financing options and been turned down. 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.

## Medicaid and CHIP Programs

- For a listing of each state’s Medicaid contacts: [www.cms.hhs.gov/apps/contacts](http://www.cms.hhs.gov/apps/contacts)
- For more information on Medicaid: <https://www.medicaid.gov>
- For more information on CHIP: <https://www.medicaid.gov/chip/index.html>

### Services and Eligibility

Medicaid is a public funded health insurance program for low-income individuals. CHIP is your State Children’s Health Insurance Program. CHIP was designed to cover uninsured children in families with incomes that are modest but too high to qualify for Medicaid. The Federal government sets the minimum services that must be covered, but each state establishes its own criteria and coverage models.

Most states require that Medicaid beneficiaries receive an evaluation to determine what otologic disorders are associated with hearing loss. An audiological evaluation is conducted to determine that hearing services and treatment are “medically necessary”. The Centers for Medicare and Medicaid Services (CMS) define “medically necessary” as “health care services or supplies needed to diagnose or treat an illness, injury, condition, disease or its symptoms and that meet accepted standards of medicine.” However, states are free to define the term under state law and their respective Medicaid programs. State Medicaid programs vary on the minimum level of hearing loss required for hearing aid coverage, may impose frequency restrictions on how often individuals can obtain or replace a hearing aid, coverage for batteries or other accessories, and warranties, repairs, and replacements.

For children, the federal Early Periodic Screening, Diagnosis, and Treatment (EPSDT) program provides for regular hearing screening, further evaluation if issues are identified, and necessary treatment. If issues are identified, EPSDT requires coverage of necessary services and treatment, including hearing aids, replacement batteries, and cochlear implants.

### To Apply

1. Reach out to your state Medicaid office to determine if you are eligible for services, preferably before an emergency arises.
2. If you are enrolled in Medicaid and 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 beneficiary with greater functionality, you can appeal.
3. Find an advocate to work with you.

Whenever possible, produce research documenting the importance of amplification and/or bilateral amplification. Your hearing healthcare provider will probably be able to help you navigate these services.

## Health Care Flexible Spending Accounts

*See Corporate and Employee Assistance (click [Corporate](#) or [Employee Assistance](#) to jump to section)*

## Miracle-Ear Foundation

5th Street Towers, 150 South 5th Street, Suite 2300

Minneapolis, MN 55402

Tel: 800-234-5422

[www.miracle-ear.com/foundation](http://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](http://www.miracle-ear.com/foundation-eligibility)

## Sertoma

720 Main Street, FL 1  
Kansas City, MO 64105  
Tel: 816-333-8300 | [infosertoma@sertoma.org](mailto:infosertoma@sertoma.org)  
[www.sertoma.org](http://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.

To find a club in your area, please go to “[Find a Club](#)”. If there is no email, phone number, or website link listed, please email your request to [infosertoma@sertomahq.org](mailto:infosertoma@sertomahq.org) and a Sertoma representative will contact the club nearest you.

## Sertoma Scholarships

**Hard of Hearing or Deaf Scholarship:** The leading scholarship for hard of hearing or deaf students since the program's inception in 1994. Students with clinically significant bilateral hearing loss, graduating from high school, or undergraduate students pursuing four-year college degrees in any discipline are eligible for the scholarship.

- Must have a minimum 40dB bilateral hearing loss, as evidenced on audiogram by an SRT & PTA of 40dB or greater in both ears.
- Must be a citizen of the United States of America
- Must be pursuing a bachelor's degree on a full-time basis at a college or university in the United States – graduate degrees, associate degrees, community colleges, and vocational programs do not qualify.
- Must have a minimum cumulative 3.2 GPA on a 4.0 un-weighted scale.
  - High School senior – Cumulative GPA is for grades 9-11 and first semester for grade 12.
  - College freshman – Cumulative GPA is all high school and first semester of college.
  - College sophomore or higher – Cumulative GPA for all college-level semesters completed.
- Deadline March 31st annually

**Communicative Disorders Scholarship:** Funded by the Sertoma Annual Fund, is for graduate students pursuing advanced degrees in audiology or speech-language pathology from institutions in the U.S. These scholarships, worth \$1,000 each, are awarded in the spring to help offset the cost of tuition, books and fees incurred during the following school year.

- Must be a citizen of the United States of America
- Must be pursuing a graduate level degree in speech language pathology and/or audiology at a college or university in the United States, accredited by ASHA's Council on Academic Accreditation
- Must have a minimum cumulative 3.5 GPA on a 4.0 scale for all undergraduate, graduate and doctoral level course work. This must include the Fall 2020 semester.
- Deadline March 31st Annually

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

### To Apply

[Hard of Hearing or Deaf Scholarship](#)

[Communicative Disorders Scholarship Application](#)

## State Programs

*To view state programs specific to children, visit page 18 or click [Early Intervention Services for Children](#).*

To determine eligibility and details about services in your state, you can check with your:

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

### State Insurance or Discounts

Minimum insurance coverage requirements for hearing services and treatment vary on a state-by-state basis and not all insurance plans may be included under a state mandate. Insurance mandates for children have been enacted in the following states as of this guide's publication date: AR, CT, CO, DE, GA, IL, KY, LA, ME, MD, MA, MN, MO, MT, NH, NJ, NM, NC, OK, OR, RI, TN, TX, VA, VT, WA, and WI. Eight states mandate some form of coverage for adults: AR, CT, IL, NH, RI, ME, WA, and MN. Coverage specifics vary by state; for example, Rhode Island mandates that insurance policies cover hearing aids for adults as well as children, although the minimum benefit for children is higher than the minimum benefit for adults. Arkansas 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. Be sure to check your specific state law and health plan for coverage options.

### 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 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 individuals in financial need who do not qualify for other assistance programs. When needed, hearing aid banks can 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 can make payments through partner banks with an installment plan that fits their budget.

## State and Private Assistive Technology Loan Programs

### Services

Offered in nearly 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 assistive technologies for loans vary from state to state, but may 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 search online using the terms “State Telecommunications Equipment Distribution Program” and the name of their specific state.

- One great source of information is: <https://catada.info/state.html>
- Another excellent and usually current list: <https://at3center.net/state-at-programs/>

## Travelers Protective Association of America

2041 Exchange Drive  
Saint Charles, MO 63303  
Phone: 636-724-2227 | Fax: 636-724-2457  
E-mail: [support@tpahq.org](mailto:support@tpahq.org)  
[www.tpahq.org](http://www.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]

7700 Arlington Boulevard Suite 5101  
Falls Church, VA 22041-3206  
Tricare Regional Office East: 800-444-5445  
Tricare Regional Office West: 844-866-9378  
<https://www.tricare.mil/CoveredServices/IsItCovered/HearingAids>

## 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 Website](#), 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

Veterans Affairs (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.

## Eligibility

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 eyeglasses. For additional information, please view the following article: <https://www.healthyhearing.com/help/hearing-aids/va>

To find your local VA office, visit <https://www.va.gov/find-locations/>

# 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](http://www.agbell.org)

### Mission Statement

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

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

### General Resources Offered

#### For Parents

The Parent Section (PS) is committed to extending emotional support and information to families with children who are deaf or hard of hearing. Any AG Bell member who is a parent, grandparent, great-grandparent or legal guardian of a child who is deaf or hard of hearing is encouraged to become a member of this section. AG Bell offers many programs for parents.

#### 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](http://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, 2023.
- 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 \$350 to \$2,000.

#### *Eligibility Criteria*

In order to be eligible for this program, applicants must meet **all** 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 web page: [www.agbell.org/connect](http://www.agbell.org/connect)

## **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.

### **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 United States citizenship requirement for state and federal funds, the family and child must live within the state they are applying.

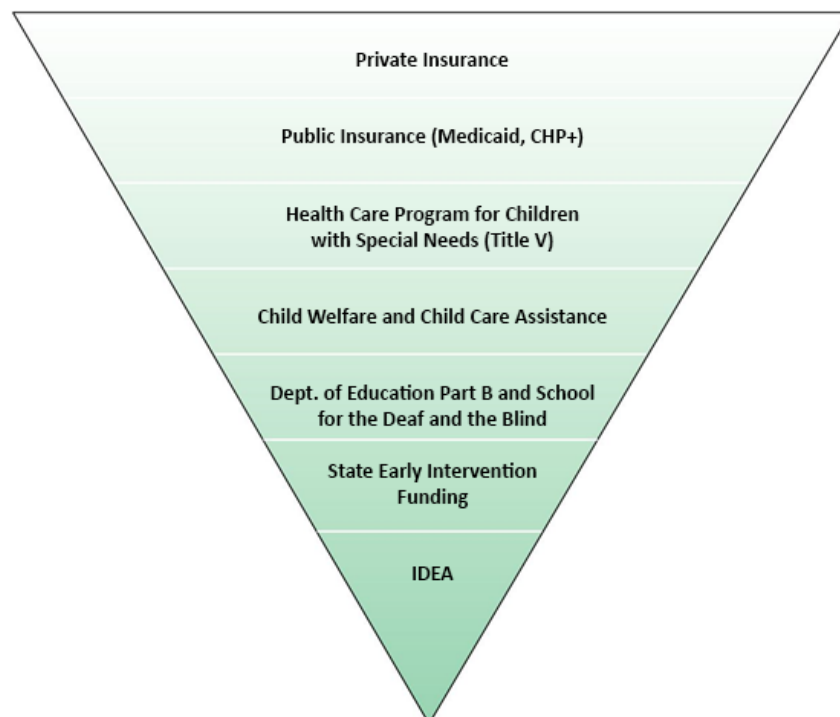
Generally, the child must be under two years of age and have either a developmental delay in hearing (and possibly other areas) or a medical diagnosis that has a high probability of resulting in a significant developmental delay or disability as the child gets older, even though the child may not currently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



## Hike Fund, Inc.

530 Elliott St,  
Council Bluffs, IA 51503-0202  
Tel: 712- 325-0812  
[www.thehikefund.org](http://www.thehikefund.org) | [thehikefund1985@gmail.com](mailto:thehikefund1985@gmail.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.

[Application Information](#)

## John Tracy Clinic

2160 West Adams Blvd  
Los Angeles, California, USA 90018  
Tel: 213-748-5481  
[www.jtc.org](http://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. Call the above number to confirm the accurate email for applications.

**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: Angie Stokes, [astokes@jtc.org](mailto:astokes@jtc.org)