HEARING MATTERS AUSTRALIA
Support from real life experience

Accessing Hearing Devices and Services in Australia

If you require hearing devices and services, there are various options available to assist you. In Australia, government funding schemes are in place, and your eligibility will depend on your individual circumstances. These schemes aim to provide financial support to those in need of hearing assistance.

In addition to government funding, some private health funds may also offer coverage for hearing devices and services, depending on your level of cover and the particular scheme they offer.

For low-income earners who may not be eligible for government or private health fund support, the Hearing Aid Bank, operated by HMA in collaboration with MQ Health Speech and Hearing Clinic, offers an alternative solution in NSW. This initiative aims to provide hearing aids to those in need, helping them access the necessary devices without financial burden.

medicare	**Medicare Support** GP referral hearing assessments
ndis	**National Disability Insurance Scheme (NDIS)** www.ndis.gov.au
Hearing Services Program	**Hearing Services Program** www.hearingservices.gov.au
HEARING AID BANK HEARING MATTERS AUSTRALIA	**Hearing Aid Bank Program** Low income, Refugees, Asylum Seekers www.hearingmattersaustralia.org/services/hearing-aid-bank

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Government Funded Hearing Services

If you meet the criteria for government support, you could receive funding for hearing devices and related services, making them more accessible and affordable for you. To find out which specific schemes you may be eligible for, it is advisable to get in touch with the appropriate authorities or local government agencies that handle hearing health services.

Medicare

Medicare provides rebates for diagnostic audiology services upon the request of a medical specialist. Your medical practitioner can request specific audiology tests to better understand your hearing loss. Additionally, Medicare provides coverage for audiology services as part of a Chronic Disease Management plan coordinated by a General Practitioner.

If you are living with hearing loss, discuss a Chronic Disease Management plan with your General Practitioner. With a Chronic Disease Management plan in place, your GP will allocate up to 5 consultations per year with your audiologist. Those appointments can be used for all aspects of audiology care that you require, such as wax removal, hearing aid maintenance, fitting hearing devices, communication training or counselling. The rebate is unlikely to cover the full cost of the service, but will offer some subsidy. If you have a complex chronic disease, your GP may allocate some of the 5 consultations allowed under the Chronic Disease Management plan to other allied healthcare professionals.

The Hearing Services Program (HSP)

Source: https://www.health.gov.au/resources/collections/hearing-services-program-client-resource-collection

The Hearing Services Program (HSP), also funded by the Department of Health, plays a crucial role in supporting eligible Australians with hearing-related needs. One of its primary functions is to provide funding for hearing devices to eligible individuals.

Under the Hearing Services Program, there are two main schemes:

- The Voucher Scheme caters to pensioners, offering assistance for hearing devices.
- The Community Service Obligation (CSO) funding agreement with *Hearing Australia* targets individuals who are 26 years and younger, as well as pensioners with complex needs, providing them with essential hearing services.

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1. HSP - Voucher Scheme

The Hearing Services Voucher Scheme is designed to provide valuable assistance to recipients of pensions (disability, aged care, veterans) and members of the Australian Defence Force who require hearing services. This scheme offers limited but essential support in obtaining and maintaining hearing aids to enhance the quality of life for eligible individuals.

A step-by-step guide on how to access the Voucher Scheme:

1. **Check Your Eligibility**
   Determine your eligibility for the Hearing Services Voucher Scheme by visiting the official website https://hearingservices.gov.au/wps/portal/hso/site/doineedanewvoucher/!ut/p/z1/04_Sj9CPykssy0xPLMnMz0vMAfIjo8zivQNNzQw9DYy8LcL83QwcHf1CfbzcTIwMTM31w_EqMDDVjyJGvwEO4GhAnH48CqLwGx-uH4XXCpAPCJlRkBsaGmGQ6QgA8jIraA!!/dz/d5/L2dBISEvZ0FBIS9nQSEh/

2. **Apply Online or Through a Provider**
   If you are eligible, you can apply for a voucher online by visiting the official website https://www.health.gov.au/resources/apps-and-tools/hearing-services-program-apply-online. Alternatively, you can select a hearing service provider and request that they apply for a voucher on your behalf. The voucher will provide you with access to a range of contracted service providers who participate in the scheme.

3. **Welcome Pack and Provider Selection**
   Upon acceptance as a voucher holder, you will receive a welcome pack containing a comprehensive list of providers participating in the scheme. You have the freedom to choose the provider that best suits your needs, but you can only receive services from one provider at a time. The voucher remains valid for 5 years before you will need to reapply. With each voucher, you are entitled to a full assessment and a yearly review appointment, free of charge. Should you decide to change providers within the voucher's validity period, keep in mind that additional assessments with the new provider may come with a cost.

4. **Hearing Assessment and Subsidized Hearing Aids**
   The voucher scheme entitles you to a hearing assessment and if required, hearing rehabilitation. Specific eligibility rules apply concerning the level of hearing loss necessary to qualify for subsidized hearing aids or assistive listening devices. Hearing aids are available on partial or full subsidy, and you will need to pay a top-up fee if you choose a partially subsidized option.

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When considering a hearing device through the voucher scheme, please keep in mind the following points:

- Ensure you understand what features the hearing devices offer, and if possible, try them out to assess their suitability for your needs. Keep in mind that not all features may be available with fully subsidized devices, so make an informed decision based on your individual requirements and consider which hearing devices best align with your lifestyle.

- The voucher covers limited rehabilitation services to aid your adjustment to the hearing aids and achieve optimal results.

- You may want to explore a maintenance contract for your hearing devices, which involves an annual fee for servicing, repairs, and the supply of hearing aid batteries when needed.

- Remember that while the voucher supports specific services, you might require additional devices or services not covered by the scheme. In such cases, providers are obligated to provide you with quotes and detailed information about all potential costs, ensuring transparency and enabling you to make well-informed choices regarding your hearing health.

2. HSP - Community Service Obligation (CSO)

Community Service Obligation (CSO) under the Hearing Services Program (HSP) provides additional funding for individuals with complex needs through an agreement with **Hearing Australia**, a government-owned for-profit agency. Voucher holders with complex needs have the option to either stay with their existing provider under the voucher scheme or switch to Hearing Australia.

Furthermore, eligible Australians aged 26 and under with permanent hearing loss are also entitled to hearing services and fully subsidized hearing aids through the CSO scheme.

Individuals aged over 21 have the choice to opt for the voucher scheme, which provides the freedom to select a preferred provider, instead of CSO funding at Hearing Australia. This flexibility allows individuals to make the best decision for their hearing health needs and preferences.

To find out more about CSO and whether you are eligible for hearing services and subsidized devices, please contact Hearing Australia or visit their website https://www.hearing.com.au/ for more information.

National Disability Insurance Scheme (NDIS)

Australians with hearing loss who are 65 years of age and under, and who are not eligible for the HSP scheme, can apply to the NDIS. Those with severe to profound deafness are automatically accepted into the NDIS. All others must provide evidence of functional incapacity due to hearing loss to be considered eligible for NDIS funding. If approved for funding, hearing devices and other support can be approved on a plan.

Aged Care Home Packages

Elderly Australians who have home care packages can use their funding to obtain hearing devices. The agency that administers the package may take an administration fee based on the value of the hearing services and devices. For further details, see the HMA information sheet titled “Hearing Aid Costs Explained”.

Department of Veteran Affairs

Veterans may receive additional funding to top up the HSP voucher. Your audiologist will apply on your behalf, based on your needs and circumstances.

Private Hearing Services

Private Hearing Services offer options for individuals who are not eligible for government-funded hearing devices but are willing to cover out-of-pocket expenses for hearing services and devices.

Private health funds may provide limited funding for hearing aids under Extras cover, depending on the specific fund and its limitations. Additionally, Medicare and certain private health funds (with hospital cover) may cover the costs of implantable hearing devices, subject to the level of coverage.

When seeking hearing services and devices, there are various options available, including:

1. **Independent Clinics**
   These clinics are usually not associated with hearing device manufacturers and may be owned and operated by audiologists or audiometrists. Those operated by audiologists can provide a wide range of clinical services, including advanced diagnostics and rehabilitation options, catering to people of all ages. Clinics owned and operated by audiometrists typically focus on hearing testing for the purpose of prescribing and fitting hearing aids. You can visit Independent Audiologists Australia at https://independentaudiologists.net.au/ to find an independently owned and operated clinic.

2. **Hearing Australia**
   Hearing Australia, a government-owned for-profit agency, offers low-cost hearing aids and services. They may have a limited range of devices as they operate under a government tender, and their services may not be refundable via Medicare.

3. **Manufacturer Associated Clinic Chains**
   Certain hearing device manufacturers have established chains of hearing aid outlets. Clinics affiliated with these manufacturers may have a preference for offering devices from their own business group. It is of utmost importance to stay well-informed about the products and services available to ensure a fair and unbiased decision. By being informed, individuals can confidently choose the most suitable hearing solutions that address their specific needs and preferences, without being influenced solely by the affiliations of the clinic.

4. **Retail Providers**
   Companies like Costco and Specsavers offer hearing aids in a retail model. They brand their products and may provide hearing aids at a lower cost due to their wide-scale production. Whilst convenient, keep in mind that retailers may have restrictions on who can adjust and repair the hearing aids they supply.

5. **Online Options**
   When considering online options for hearing treatment, it is common to encounter attractive prices compared to those from hearing aid clinics. However, keep in mind that hearing aids purchased online may lack the same level of customization as those fitted by audiologists, who can tailor the devices precisely to your unique hearing needs. Additionally, some audiologists may be hesitant or charge a substantial fee to adjust hearing aids not supplied by them. Weighing the benefits of personalized care and professional support from audiologists against potential cost savings will help you make an informed decision to find the most suitable hearing solution for your individual needs.

Hearing Aid Bank Program

Hearing Matters Australia Inc. (HMA) operates a hearing aid bank in conjunction with the MQ Health Speech and Hearing Clinic in NSW, providing an opportunity for individuals facing financial challenges to access hearing aids at an affordable cost.

To be eligible for this program, applicants must hold a health care card (excluding senior's card) or a low-income earner (less than $50,000 per year) or no income earner. For a single pre-used hearing aid, a nominal charge of $320 applies, and if two hearing aids are required, an additional fee of $100 is arranged.

For further information and detailed eligibility requirements, please visit https://www.hearingmattersaustralia.org/services/hearing-aid-bank, where you can find comprehensive details about the program and the application process. This initiative strives to support those in need, ensuring that hearing aids are accessible for individuals who meet the specified criteria.

Most states and territories have hearing aid banks that provide reconditioned hearing devices. Hearing aid banks have their own eligibility criteria, but usually they provide hearing aids to people who:

- don't qualify for the government -funded programs
- can't afford a hearing aid.

To find out where to **access** your nearest **hearing aid banks** in other states in Australia, here is the link: https://www.health.gov.au/topics/ear-health-and-hearing/support-services

In summary, whether you qualify for government funding, private health fund support, or need assistance through the Hearing Aid Bank, there are avenues available to ensure you can access the hearing devices and services you require. Be sure to explore these options, as better hearing can significantly improve your quality of life. Remember to consult with relevant authorities and healthcare professionals to find the most suitable solution for your specific needs.