

How much will my Private Health Insurance cover for audiology and hearing devices?

If you are curious about the coverage your private health fund offers for audiology services and hearing devices, **Independent Audiologists Australia (IAA)** can be a valuable resource.

By visiting their webpage <https://independentaudiologists.net.au/private-health-cover>, you can access up-to-date information on private health funds and their respective coverage options. IAA regularly updates this information and makes it available to the public.

Extras Cover for Audiology and Hearing Devices

At the IAA website, you can find detailed information about extras cover provided by various health funds. This information can be crucial in helping you understand the level of financial assistance you may receive for audiology services and hearing devices, depending on your specific health fund and policy.

Visit this link for more information <https://independentaudiologists.net.au/Extras-Cover>.

Hospital Cover for Implantable Devices

The government mandates that health funds must cover the implantation of hearing devices for silver and gold categories of hospital private health cover, with the amount of coverage usually determined by the government. However, at the bronze or basic hospital levels, health funds have the option to offer coverage for implantable devices, meaning there will be individual differences between health funds at lower levels of cover.

Some private health funds may offer a scheme that only covers accommodation in a public hospital, which usually means restricted coverage for implantation of hearing devices. In these cases, your Medicare benefits will typically be combined with your health fund to pay the Medicare Schedule Fee for the treatment.

As a private patient, whether in a public or private hospital, it's important to be aware that your doctor may charge you fees (gap fees) that you'll need to cover. To get a clear understanding of the out-of-pocket expenses that may apply in your case, it's advisable to check with your health fund, audiologist, and surgeon.

For more comprehensive information on hospital cover for implantable hearing devices, visit the Independent Audiologists Australia website at <https://independentaudiologists.net.au/Hospital-Cover>.

Health Funds

Extras and hospital cover for audiology and hearing devices

Helpful resource:

<https://independentaudiologists.net.au/private-health-cover>

Support Guides are shared by HMA as a service to members and those in the community who have an interest in hearing loss. Every effort has been made to ensure the accuracy of the information provided, however HMA accepts no responsibility for any adverse consequences arising from the contents of these sheets. HMA information sheets are for personal use only. Downloads and printing allowable for whole sheets. Contact HMA with queries or amendments.

Find out more and join HMA for additional member benefits at www.hearingmattersaustralia.org