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# I NEED HEARING DEVICES AND SERVICES – WHAT NEXT?

If you need hearing services and/or hearing devices, you may be eligible for government funding. Various schemes apply in Australia. Your own circumstances will determine which you are eligible for. If you are not eligible for government support, private health funds may contribute to the cost of services and devices, depending on the scheme and level of cover. For those on low income, HMA operates a hearing aid bank in conjunction with Macquarie University.

# **Government Funded Hearing Services**

#### **Medicare**

Medicare funds diagnostic audiology services requested by a medical specialist. Medicare funds audiology services when they are part of a Chronic Disease Management plan co-ordinated by a General Practitioner.

# **Hearing Services Program**

The Australian federal government provides funding to the Department of Health for the Hearing Services Program (HSP). One of the functions of the HSP is to fund hearing device provision to eligible Australians. Two main schemes under the HSP are the voucher scheme for pensioners and the Community Service Obligation (CSO) funding agreement with Hearing Australia to provide services to those who are 26 years and under, and to pensioners deemed to have complex needs.

#### **Voucher Scheme**

Recipients of pensions (disability, aged care, veterans) and members of the Australian Defence Force can apply for a voucher for hearing services. The voucher offers limited, but adequate, support to obtain and maintain hearing aids.

- 1. Check your eligibility for the HSP voucher scheme here
- 2. If eligible, apply for a voucher online <a href="here">here</a> or else choose a hearing service provider and request that they apply for a voucher on your behalf.

Information sheets 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.



- 3. Once you are accepted as a voucher holder, you will be provided with a welcome pack that includes a full list of all providers who are contracted to work within the voucher scheme. You are entitled to choose your provider. Your voucher is used up as you move between providers, so you are entitled to one assessment on the voucher and a review each year if you change providers, you may have to pay for another assessment with the new provider, as they will not be able to claim for any further testing required.
- 4. Each voucher entitles the holder to a hearing assessment and hearing rehabilitation, if indicated. Rules apply to the level of hearing loss needed to be eligible for hearing aids or assistive listening devices. Hearing aids are subsidised some are fully subsidised, and others are partially subsidised. You will be asked to pay a top-up fee if you opt for partially subsidised hearing aids.
- 5. Make sure that you are aware of what the fully subsidised hearing devices offer. You may want to trial a fully subsidised device before deciding to choose a better model. However, there may be features that are essential for you that are only available in the partially subsidised range.
- 6. Limited rehabilitation services are funded by the voucher.
- 7. Maintenance contracts for hearing devices are available whereby an annual fee is paid, and hearing devices are serviced and repaired, and hearing aid batteries supplied.
- 8. You may require additional services or devices that are not funded by the voucher. However, you must be given quotes and information about all costs that may apply.

## Community Service Obligation (CSO)

Voucher holders who are deemed to have complex needs are eligible for additional funding from the HSP, under an agreement with Hearing Australia.

Hearing Australia is a government owned, for-profit agency that operates within both the voucher scheme and the CSO arrangement. Voucher holders who have complex needs can decide whether to remain with their existing provider under the voucher scheme or to change providers to Hearing Australia.

Voucher holders who have cochlear implants have a special arrangement with Hearing Australia and their own providers to have their implants maintained by the HSP.

Eligible Australians who are 26 years of age and under with permanent hearing loss are also eligible for hearing services and hearing aids under the CSO scheme. If aged over 21 years, the voucher scheme can be selected (giving choice of provider) in preference to CSO funding at Hearing Australia.



# 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 supports 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 products that are billed for. For further details, see the HMA information sheets about hearing device costs.

#### **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**

If you are not eligible for government funded hearing devices, you will need to pay out of pocket expenses for hearing services and hearing devices.

Private health funds provide limited funding for hearing aids under Extras cover, with some limitations, depending on the fund.

Medicare and private health funds (hospital cover) pay for implantable hearing devices, depending on the level of cover.

Hearing services are available at the following:

### Independent clinics

Independent clinics usually mean that they are independent of the hearing device industry. Independent clinics do not have to be owned and operated by audiologists. Clinics that are owned and/or operated by audiologists can offer the widest range of clinical services including advanced or specialist diagnostic services, and the full range of rehabilitation options. Audiologists are qualified to work with people of all ages.

Clinics that are owned and/or operated by audiometrists usually focus on the testing of hearing for the purpose of prescribing hearing aids, and on the fitting of hearing aids.

Many hearing clinics have a mix of audiology and audiometry services available. Independent clinics will source the most suitable hearing device from across a wide range of hearing device manufacturers. Independent clinics are locally owned and operated.

Some universities operate audiology clinics and independent private practices. University clinics offer opportunities for student learning.



#### Manufacturer associated clinic chains

Most hearing device manufacturers are owned by companies that also own a chain of hearing aid outlets. Examples of these multinational companies are: .

Audika owned by the William Demant group, who also own the Oticon and Bernafon hearing aid brands, and Connect Hearing owned by Sonova who also own Phonak and Unitron hearing aid brands.

Clinic chains linked to manufacturers may have a preference to provide hearing devices supplied within their business group. Be informed so that you can made a fair decision about the products and services you are offered.

#### Retail

Companies like Costco and Specsavers provide hearing aids in a retail model. They brand their own products, which due the scale at which they operate (across multiple outlets in many countries), can seem very low cost. Retailers may have restrictions on who can adjust and repair the hearing aids they supply. For some customers, the retail model offers convenience.

## Hearing Australia

Hearing Australia is a government owned, for-profit agency that recently entered the private sector as well as providing government services. Because of their scale as a government agency, they can offer low-cost hearing aids and services. They may have a limited range of devices as they operate under a government tender. Services offered at Hearing Australia are not refundable via Medicare, whereas the same services might be Medicare funded at an independent clinic.

## Online

Most people seek information online before deciding about hearing treatment. In doing so, hearing aid prices that appear very low may seem attractive. It is important to establish by whom the device is being supplied, whether the device is guaranteed in Australia, what support services are available, so that a fair comparison with other options can be made. HMA has an information sheet that provides an explanation of hearing device and hearing service costs.

Self fitting hearing aids supplied online may seem like a convenient option but are not recommended for those whose hearing loss has impacted on communication, as the hearing device needs to be used within a comprehensive rehabilitation program.

Third party buyers' agents operate mostly online, whereby they encourage the public to buy hearing aids upfront from them, and they source and recommend a hearing clinic. Third party agents serve to drive the public to clinics that sign up to their agreements. Ensure you are fully covered by warranties and follow up arrangements if you elect to deal with a third-party agent.

# HMA Hearing Aid Bank

HMA operates a hearing aid bank in conjunction with the Hearing and Speech Clinic at Macquarie University. Donated pre-used behind-the-ear aids are made available to those who meet criteria for low income, at a nominal cost.