



Newsletter Fall 2019

NEW ILLINOIS LAW FOR HEARING AID COVERAGE

WHAT DOES IT REALLY MEAN?

In mid-August 2019, Illinois Governor JB Pritzker signed HB3503 into law. The law is to take effect in January 2020. This law requires insurance companies to offer plans and products which cover hearing aid instruments for anyone 65 years or older.

Here is what is understood to date:

1. Traditional Medicare will not offer a hearing aid benefit. As a result, many supplemental plans may also not offer a benefit. You will need to explore if your supplement to traditional Medicare offers an optional benefit. The benefits will be the most prevalent in Medicare Part C (Advantage) plans.
2. As stated in this Act, it is an optional benefit. In other words, every insurance product with every payer may not offer a hearing aid benefit. As a result, in open enrollment (typically October 1 to December 1, but can vary by payer, you may need to seek out plans which do), please educate yourself on which plans offer this optional hearing aid benefit and, if you want access to this benefit, select the plan which offers this option.
3. Every patient, 65+, may not have access to a hearing aid benefit option because of ERISA, mandatory minimum participation requirements, and supplemental insurance limitations. As a result, it is important for you to ask, in open enrollment, about which plans offer hearing aids.
4. Audiologists, hearing aid dispensers and physicians can provide the services.
5. As it states in the Act, it will be an UP TO \$2500 per ear every 24 months optional benefit. Benefits will greatly vary by payer and insurance product. Again, insurance verification will be VERY important for each patient.
6. The benefit is available every two years.
7. When an upgrade is sought by you, you should sign an upgrade waiver.
8. Related services will be covered under the benefit. So, if you are not ready to replace a hearing aid after 24 months, you can use the benefit for repairs, ear molds, and evaluations as long as this service is not bundled by you hearing health provider.

HEARING LOSS IN THE WORKPLACE

In the United States alone, there are about 37.5 million hearing impaired individuals in the workforce, according to research by Action on Hearing Loss. With employees continuing their careers into their later years, the research found that 11% of workers in their 50s have hearing loss, in addition to almost 25% of those in their 60s. It was found that 65% of the hearing impaired workforce feel isolation because of their hearing loss. For these people there are multiple reasons why their potential and current employers should be informed of their hearing impairment. Some of these reasons are:

1. Communication can be enhanced with assistive devices and communication techniques.
2. Consistent auditory input allows the hearing impaired to be able to attain much more of the information occurring in the workplace.
3. Communication between colleagues is integral for the success of projects. If colleagues are unaware of a hearing impairment, communication may not be successful. Ergo, projects are impacted negatively.

A survey of more than 1000 people conducted by Action on Hearing Loss found that more than half of those surveyed delayed telling work colleagues about their hearing loss. Why?

1. Some thought that they could be fired (18%) or treated unfairly (33%)
2. Others believed the information would not lead to any assistance for the hearing loss (42%).

So, what happened for those who did mention their hearing impairment during the hiring/recruiting phase of their employment?

1. 43% of these people felt that reasonable adjustments for their hearing impairment were minimal or non-existent.

The ideal solution to these issues would be to have a stated policy that there is no negative impact when hearing loss is revealed. The hearing impaired employees could then work together with their companies to make simple adjustments to the work environment. These might include better lighting, reduction/removal of unnecessary noise, reduction/removal of unnecessary visual distractions, amplified telephones and installment of visual fire alarms. As these adjustments are made, the employer will see the benefits and find a more productive employee. None of these things will be done, if you do not let your employer know that you have a hearing loss. So, be open and make your life easier.

If you do reveal your hearing impairment to an employer and your company doesn't respond fairly to your request for reasonable accommodation, remember that you have legal protections with the Americans with Disabilities Act. Hopefully, you will not find the need to turn to this option.