The Development of a Hearing Aid Assistance Program for Elderly Individuals Living in Poverty

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The need for low-cost hearing aid programs
There were an estimated 31.5 million people in the USA with hearing loss in 2004. This number continues to increase over time.

Hearing loss population (1989-2004) in millions with projections through the year 2050 based on MarkeTrak incidence of hearing loss by age group applied to US Bureau of Census age population projections.

The majority of people who could benefit from hearing aids, do not own hearing aids

Hearing instrument adoption rates expressed as percent of people with hearing loss who own hearing instruments, 1984-2004.

One primary factor for the low use of hearing aids is: Cost

Average cost of a hearing aid in 2005: $1,836

Figure 6. Average price of hearing aids sold in 2005 by category of style, signal processing technology, and level of sophistication. (A=analog, D=digital, LE=low-end, ML=mid-level, and HE=high-end.)

Need for low cost hearing aids specifically for the elderly
Older Americans 2008
Key Indicators of Well-Being

AgingStats.gov
Federal Interagency Forum on Ageing
Number of people age 65 and over, by age group, selected years 1900–2006 and projected 2010–2050

- 35 million, year 2000
- 65 and over
- 85 and over

Note: Data for 2010–2050 are projections of the population.
Reference population: These data refer to the resident population.
Percentage of people age 65 and over who reported having any trouble hearing, any trouble seeing, or no natural teeth, by sex, 2006

Note: Respondents were asked “Which statement best describes your hearing without a hearing aid: good, a little trouble, a lot of trouble, deaf?” For the purposes of this indicator the category “Any trouble hearing” includes “a little trouble, a lot of trouble, and deaf.” Regarding their vision, respondents were asked “Do you have any trouble seeing, even when wearing glasses or contact lenses?” The category “Any trouble seeing” also includes those who in a subsequent question report themselves as blind. Lastly, respondents were asked, in one question, “Have you lost all of your upper and lower natural (permanent) teeth?”

Reference population: These data refer to the civilian noninstitutionalized population.
Source: Centers for Disease Control and Prevention, National Center for Health Statistics, National Health Interview Survey.
Prevalence of hearing loss in older adults

• Self-report surveys indicate that over 40% of older individuals believe they have some degree of hearing loss.

• Studies which have actually tested hearing in older adults put the prevalence of hearing loss in those over 65 years as 46%.

• Therefore if there were 35 million in the U.S over the age of 65 in 2000, we can estimate that 16 million of these individuals had hearing loss.

Poverty rate of the population, by age group, 1959–2006

Data are not available from 1960–1965 for the 18–64 and 65 and over age groups.
Reference population: These data refer to the civilian noninstitutionalized population.
The median income of older persons in 2001 was $19,688 for males and $11,313 for females. In 2001 about 3.4 million older persons lived in poverty and another 2.2 million older adults were classified as "near poor" (income between poverty level and 125 percent of this level).
Obstacles to adult non-user adoption of hearing aids

24% of adults between 65 and 74 and 20% of adults over the age of 75 years report that they cannot afford a hearing aid.

Additional obstacles to adult non-user adoption of hearing aids

- In 2004 only 11% of individuals between the ages of 65 and 74 years and only 12% of individuals over the age of 75 were screened for hearing loss in their doctor’s office.

- While recommendations from physicians have been shown to motivate older adults to obtain hearing aids, survey data suggests that 17% of adults who discussed their hearing with their family doctor were told not to get hearing aids.


Low-Cost Hearing Aid Programs in Place
States with mandated private health insurance coverage for hearing aids: Children

Coverage 18 and under
- Kentucky
- Louisiana
- Maryland
- Minnesota
- Oklahoma

Coverage 12 and under
- Connecticut
- Missouri

Newborns Only
- Missouri

Kentucky: Limit: $1,400 per aid every 36 months
States with mandated private health insurance coverage for hearing aids: Children & Adults

Insurance All-Insured
Rhode Island
States with Medicaid Coverage: Children
33 states cover hearing aid for children & adults

Very low reimbursement:

2003 rates:

Ohio: $414
Washington $459
Veterans Administration Hospitals

Percentage of people age 65 and over who are veterans, by sex and age group, United States and Puerto Rico, 1990, 2000, and projected 2010

Reference population: These data refer to the resident population of the United States and Puerto Rico.
Source: U.S. Census Bureau, Decennial Census and Population Projections; Department of Veterans Affairs, VetPop2004.
Low-cost Loan Programs

- **State Alternative Financing Programs**
  - The Kentucky Assistive Technology Loan Corporation interest rate of **4.50%**

- **National Programs**
  - Starkey Sound Choice, 11.90% interest rate
    
    www.soundchoicefinancing.com
National Program: Audient

• Provides low cost hearing aids to individuals with individual incomes less than $26,000
• Provide proof of gross annual family income:
  – Income tax form, social security beneficiary letter, proof of pensions, annuities, interest
• Work with registered Audient Providers (must find an affiliated audiologist)
• The AUDIENT fee for one hearing aid and related care is in the range of $760 to $1,400.
• http://www.audientalliance.org/
Starkey HearNow Foundation

• Provides no cost hearing aids ($100 fee per aid) to individuals with incomes less than $17,867

• Provide proof of gross annual family income
  – 9 months of bank statements, retirement funds, etc
  – Credit card statements
  – Proof of incomes from all sources (pension, welfare, disability, social security, etc)

• http://www.sotheworldmayhear.org/hearnow/
The existing national programs are not enough

• HearNow
  – Financial requirements are quite restrictive (income, assets)
  – Some can not even afford the $100
  – Application paperwork is a burden
  – Difficult to find a provider

• Audient
  – Many cant afford even the least expensive hearing aid
Hearing Aid H.E.L.P. Program
University of Louisville

Hearing aids for Elderly Living in Poverty
Program Purpose

1. To educate individuals over the age of 60 years about hearing loss and hearing aids
2. To educate health professionals about the importance of hearing rehabilitation in older adults
3. To provide hearing aids to elderly Kentuckians living below the poverty level and financial assistance for hearing aid purchase to those who are just above the poverty level.
Hearing Aid Portion of Program

- Program began from an AuD student’s clinical research/service project.
- Wrote a grant and received funding from a local foundation
- Obtain hearing aids via the Audient and HearNow program
  - Serve as an intermediary and assist patients with the application and the hearing aid process
  - When needed, we pay for a portion of the hearing aid
What does grant funding pay for?

- Hearing aids and related supplies
- Personnel
<table>
<thead>
<tr>
<th>Option</th>
<th>Patient pays</th>
<th>HA:HELP Pays</th>
<th>What is included</th>
<th>What is not included</th>
<th>Hearing aid supplier</th>
<th>Income/asset guidelines*</th>
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<tbody>
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<td></td>
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<td>Household = 1</td>
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</tbody>
</table>
| 1      | $0           | $100 to HearNow $145 to ESCO (warranty) $80 Batteries | • One hearing aid  
• A 2-year loss/damage warranty  
• One year’s supply of batteries | • Batteries after the first year | HearNow | Less than $13,000 | Less than $17,000 |
| 2      | $235         | $525 Audient $100 Phonak (warranty) | • One hearing aid  
• A 2-year loss/damage warranty | • Batteries | Audient | Between $13,000 & $18,000 | Between $17,000 & $24,000 |
| 3      | $510         | $250 Audient $100 Phonak (warranty) | • One hearing aid  
• A 2-year loss/damage warranty | • Batteries | Audient | Between $18,000 & $22,000 | Between $24,000 & $30,000 |
| 4**    | $760         | 0            | • One hearing aid  
• A 1-year loss/damage warranty | • Batteries | May qualify for Audient Program |                     |                      |

**does not qualify for HA HELP program
HA: HELP Program Personnel

- Audiologist
- Social Worker
- Student
- Administrator
HA:HELP Program
Expenses: Audiologist

• Audiologist
  – Fund a portion of her time
  – Provides hearing aid assessments
  – Hearing Aid fittings
  – Hearing aid follow-up
HA:HELP Program
Expenses: Social Worker

• Determines financial candidacy, prepares application for national programs
• Paperwork to apply to HearNow program is quite complicated. Audient program also requires proof of income in application.
• Paperwork may be too difficult for the patient to complete on their own
• Completing the paperwork is not the role of an audiologist or the office staff in the audiology practice.
HA:HELP Program
Expenses:
Administration

• Student Worker:
  – Community education, lectures & screenings
  – Administrative work – paperwork tracking costs and patients through the system.
  • Could/should this be done by office staff?

• Administrator
  – Writing grants
  – Monitoring finances
  – Developing community education
Should an audiologist give away his/her services in the provision of hearing aids in a low-cost hearing aid program?

- Does it depend on work setting?
  - Private practice, University based, Hospital based
- University Audiology Associates (UAA): A private practice associated with the University of Louisville.
  - UAA provides audiologic services to the community
  - UAA provides an environment for teaching Au.D. students
  - UAA funds the academic program
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• If s/he can afford to!
This program began in October of 2007. To date, we have provided hearing aids to 16 individuals.

- Range in age from 61 to 85, average age = 73
- 5 males and 11 females
- Range in annual income from $10,668 to $20,736, average income = $12,568
Amount each patient paid for hearing aid

- 9 individuals classified as “category 1” received a hearing aid, a 2-year warranty and a year’s supply of batteries at no cost.
- 6 individuals classified as “category 2” received a hearing aid and a 2-year warranty at a cost of $235.
- 1 individual classified as “category 3” received a hearing aid and a 1-year warranty at a cost of $510.
Where are our patients from?
Patient Satisfaction with HAs
(7 of 16 patients)

- Shaded areas Cox norms, middle 50% of data for people with mild/moderate hearing loss
Program Problems

• Raising funds to support program on an ongoing basis
• Low end (limited features) digital technology
• Perceptions of program by potential patients in the community
  – Can they trust us when we ask for detailed financial information
• Finding the time and funding for both the HA portion of the program and the community education portion
Questions / Discussion

• What is our role as audiologists to provide low cost hearing aids to individuals in need?
• In your practice, what do you do with individuals who cannot afford a hearing aid?
• Do you have a successful low-cost hearing aid model?