

FINANCIAL RESOURCES FOR PARENTS WITH DEAF AND HARD OF HEARING CHILDREN

If your insurance company is not responsible for providing hearing aids for your child under legislation enacted in 2003 (see page three for more information); you can contact the organizations below to determine eligibility for assistance.

<i>Resource</i>	<i>Contact</i>	<i>Comments</i>
ATMn Micro Loan Program	Carol Fury, Executive Director Assistive Technology of MN. PO Box 310 Maple Plain, MN. 55359-0310 866-535-8239, 763-479-8239	Financial loan program to help people w/disabilities acquire the assistive technology service or device, i.e. hearing aids, they need to become more independent.
CareCredit Website: www.carecredit.com	901 East Cerritos Av Anaheim, CA 92805 1-800-839-9078 (Voice) E-mail: info@carecredit.com .	Offers a 3, 6 and 12-month <i>No Interest Plan</i> and a 24, 36 and 48 month <i>Low Interest Payment Plan</i> .
Crippled Child Relief, Inc.	15135 38th Av N Plymouth, MN 55446 763-550-0176 (Voice)	Can help anyone of any age - low to medium income levels with financial assistance applications for hearing aids, ALDs, etc.
Deaf and Hard of Hearing Services Offices	8 regional offices throughout MN. www.dhhsd.org	Can provide information on local resources.
Disabled Children's Relief Fund/Assistive Device Grant	P.O. Box 7420 Freeport, NY 11520 www.dcrf.com	Provides disabled children with hearing aids and other assistive devices. Grant requests accepted between March and September.
Hear Now Foundation (a program of the Starkey Foundation) http://www.sotheworldmayhear.org	Joanita Shelter 1-800-648-4327 (voice response) 6700 Washington Ave. S. Eden Prairie, MN. 55344	National nonprofit raises funds for individuals in need of hearing aids. For each hearing aid requested there is a non-refundable processing fee required.
Hearing Aid Manufacturers		Check each manufacturer for any special programs
The HIKE Fund www.missouriiojd.org/HIKE	HIKE Secretary 352.688.2579 10115 Cherryhill Place Spring Hill FL 34608	Provides low-income children between 0-20 years with hearing aids and assistive devices.
Lion's Infant Hearing Program mcdan011@umn.edu	Audiologist (not parents) must contact: Kirsten Coverstone 612-626-0946 612-625-8901 fax	Loaner program for infants and youth, usually for a 6-month period, until permanent amplification is available. FM Devices also available.

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Health Care/Medical Assistance 1-800-657-3659 www.dhs.state.mn.us	Human Service Agency or MN Department of Human Services	Provides health coverage for low-income families.
Health Care/Minnesota Care MN Department of Human Services www.dhs.state.mn.us	651-297-3862 (voice response) 1-800-657-3672 (voice) 1-800-627-3529 (TTY) <i>or use Minnesota Relay Service</i>	Provides health coverage for children and adults not eligible for insurance elsewhere. Must meet income and program guidelines.
MN Children With Special Needs (MCSHN) www.health.state.mn.us/divs/fh/mcshn/iandr.htm	651-215-8956 1-800-728-5420 PO Box 64882 St Paul MN 55164-0882 <i>or use Minnesota Relay Service</i>	Can assist consumers with exploring government programs and other financial resources. For children under age 21.
Miracle Ear Children's Foundation www.miracle-ear.com/resources/children_request.asp	P.O. Box 59261 Minneapolis, MN 55459 1-800-234-5422	Assists low-income children and families with purchases of hearing aids from this manufacturer.
Sertoma Clubs, Lions Clubs and other local civic organizations	Contact local clubs	May provide assistance for families in the community.
TPA Scholarship Trust for the Deaf and Near Deaf www.travelersprotectiveasn.com	3755 Lindell Boulevard St. Louis, Missouri 63108-3476 314-371-0533	Provides financial aid to children and adults who suffer deafness or hearing impairment and who need assistance in obtaining medical devices or treatment. Completed application due by March 1 st each year.

Internet sites that provide additional information on financial assistance in acquiring hearing aids include:

www.health.state.mn.us/divs/fh/mcshn/mcshn.html
<http://clerccenter.gallaudet.edu/InfoToGo/548.html>
www.beginningssvcs.com/assistive_technology/financial_aid.htm
www.listen-up.org/haidfund.htm

or

Choose a search engine and type in "financial aid for hearing aids" or "financial assistance for hearing aids".

This list of financial resources is provided to you by **The Family Support Connection at Lifetrack Resources and Deaf and Hard of Hearing Services, Minnesota Department of Human Services.**

The list may not be all-inclusive. Any omissions are unintended and regretted.

- **The Family Support Connection at Lifetrack Resources** (651-265-2435 Voice, 651-265-2379 TTY or 1-866-346-4543 Toll-free)
www.familysupportconnection.org
- **Deaf and Hard of Hearing Services, Minnesota Department of Human Services** (8 Regional Offices; DHHS brochures list contact information for each office.)
www.dhhsd.org

INSURANCE COVERAGE OF HEARING AIDS FOR CHILDREN

Beginning August 1, 2003, new legislation requires insurance companies to provide coverage of hearing aids for children *under some circumstances*. The Minnesota Department of Commerce provided us with the following information about this new requirement.

This new legislation applies to all health plans issued or renewed on or after 8-1-03. This legislation does NOT apply to employers who are self-insured (employer who self-insures the employees/ dependents health care risk by paying all of the health care costs themselves). Most large employers in this country are self-insured. Contact your human resource department to determine if the health plan is self-insured or fully insured (employer purchased health coverage from an insurance company or HMO).

Additionally, it applies when the employer or individual/family health plan renews after 8-1-03. The renewal date is the date when the employer or individual/family first purchased their health plan. That yearly renewal date is the date this new coverage has to be added to the health plan. Thus, for example, if coverage was purchased on 2-1-00, the renewal date will be this coming February. The renewal date can be determined again from your employer's human resource department, or from the insurance company or HMO that you or your employer purchased health coverage from.

When talking to the insurance company or HMO, you should always get the name, title and phone number/extension of the person you talk to. We have problems later when a parent relies on the answer they received from the health carrier, cannot remember who they talked to and the answer is incorrect.

If you have any questions or problems, please contact the Department of Commerce. We do not want parents to prematurely purchase a hearing aid only to find out later, these issues exist. **The Consumer Response Team can be reached at 651-296-2488 or 1-800-657-3602. Please select "insurance" from the menu options.**

Health Care Policy
Minnesota Department of Commerce
85 7th Place East, Suite 500
St. Paul, MN 55101-2198

While Hearing Aid Bill 62Q.675 has helped many parents obtain hearing aids for their children, ERISA (a federal law) excludes self-insured plans from following any state mandates for health coverage. As a result, parents who work for employers with self-insured health plans have received denial letters when requesting payment for their child's hearing aids. DHHS staff assembled materials that may assist parents who want to appeal the decision. Appealing does not guarantee that employers will add hearing aids to their plans, but at least parents know they've tried to make a change that will benefit not only their child, but perhaps a co-worker's child, too. DHHS thanks the people who graciously allowed us to use their materials in this information packet.

NOTE: Please refer to The Hearing Aid Appeals Info Packet on the www.dhhsd.org web site under Family Services for further information about how to appeal the insurance company's decision to deny coverage of your child's hearing aid(s).