

Health Costs

Shop for Hearing Aids

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Hearing-aid technology has advanced dramatically in recent years -- but for the most part, patients are on their own when it comes to buying the tiny devices.

Hearing loss affects nearly 10% of Americans. Almost a third of those over 65 have lost some hearing, but most people with hearing problems are younger, including children.

Yet, while most private health-insurance plans cover tests ordered by a doctor to diagnose hearing loss, few cover hearing aids or appointments to fit them. Traditional Medicare pays for hearing exams ordered by a doctor, but not hearing aids or fitting sessions. Medicaid and veterans' benefits may cover some costs.

Meantime, a single full-featured hearing aid can cost \$4,000 or more; double that for one in each ear.

Hearing aids don't have to cost a fortune, however. Experts say the trick is to shop around, and to know what features you really need.

Hearing aids have traditionally been sold by audiologists and hearing centers, which can help pinpoint the cause of hearing loss, solve problems that crop up and make sure the devices fit well and work optimally. Their prices may include tests and some future repairs.

Other Options

Some often-cheaper alternatives: Costco, the warehouse chain, has hearing centers in more than 200 stores, offering aids at prices starting under \$1,000. America Hears, a Bristol, Pa., hearing-aid maker, sells its devices online for just under \$1,000 and bypasses fitting appointments by making adjustments by mail or even remotely via computer. Another online seller, Hearing Help Express, based in Dekalb, Ill., offers a basic aid for \$299.

Prices vary with features and size. Digital aids can be reprogrammed as your hearing changes, but are pricier. Tiny aids fitting completely in the ear canal can be much costlier than larger ones resting behind the ear. Aids with multiple modes -- for the phone or noisy restaurants, say -- usually cost more than single-setting devices. Cut-rate aids may not be tailored for your hearing.

Tips for Shoppers

To keep costs down, consider getting just one aid, even if you have lost hearing in both ears; if necessary, add a second one later, when you can afford it.

Even if your health insurance won't cover hearing aids -- and it's worth asking to be sure - - you may be able to pay with pretax dollars through a health savings account or a flexible spending account. Consider using an FSA like a no-interest loan: Increase the amount you set aside for one year to cover most or all of the aid's cost, and then buy it at the beginning of the year, before the full amount has been deducted from your paycheck.

Some financial assistance is available. Virginia offers low-interest loans through its Assistive Technology Loan Fund Authority; Florida's Division of Vocational Rehabilitation, like some others, provides hearing aids in some circumstances. The Better Hearing Institute lists two dozen groups offering financial assistance to adults and children at betterhearing.org¹ (under "Resources") and will list more soon.

Finally, federal law gives you a 30-day trial period, though some fees may be nonrefundable; some providers offer longer ones. That way you can change your mind if a hearing aid doesn't work out, or you want to try a different kind.