



CANADIAN HEARING AID SUBSIDIES

For individuals who are hard of hearing, access to Assistive devices can be difficult. There are various programs in place through the government of Canada that aid in the funding of these devices. Eligibility varies from program to program and some are more accessible than others for certain individuals. The following article outlines the various programs available to individuals who are hard of hearing, and includes links to further information. It is important to research all potential avenues to ensure every possible source of assistance has been explored before assuming devices must be paid for out of pocket. The following information is meant as a guide. Not all the information regarding coverage has been included, but simply summarized for a resource purpose.

Government Coverage – Provincial

Based on the Canadian Healthcare system, each person is entitled to free healthcare. While there are a standard set of procedures that are covered, extended benefits vary from province to province. The following table outlines extended benefits options for each province/territory regarding hearing aids.

THANKS!

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The Canadian Academy of Audiology
The Canadian Association of Speech-language Pathologists and Audiologists
The Canadian Hearing Instrument Practitioners Society
The Western Institute for the Deaf and Hard of Hearing

MOST RECENT UPDATE: SPRING 2010

Provincial Subsidies

NEWFOUNDLAND AND LABRADOR (UPDATED SPRING 2010)

1. The Provincial Hearing Aid Program (PHAP) and is administered by Eastern Health in St. John's, and dispensing is done by the audiologists employed by government hospitals across the province
2. 100% of hearing aid costs (except batteries) covered for all individuals under 18, all full time students, and any additional adult deemed unable to pay as per a government financial assessment. Recipients of hearing aids from the PHAP are expected to purchase their own batteries, wear the hearing aids, and return any hearing aids/accessories which are in disrepair, not being used or no longer needed. They are also expected to report problems or changes in hearing and return for periodic hearing testing as scheduled by the audiologist.
3. All those eligible for the PHAP are covered for hearing aids for both ears, providing there are no medical or audiologic contra-indications.
4. The audiologist determines what technology is required and when replacement of hearing aids is needed.
5. For all PHAP recipients, hearing aids are purchased from designated provincial funding from Department of Health and Community Services, administered by Eastern Health. Manufacturers submit prices for their products to a bi-annual tendering process and the new tendered prices are circulated to audiologist dispensers of the program, who are expected to make cost-effective decisions in selecting appropriate technology for individual needs.
6. Cochlear Implant Program

Children: The province provides for:

- Surgery and implant devices for bilateral cochlear implants up to 18 years of age
- Replacement parts (i.e. batteries, microphones, headpieces) for children up to 18 years of age
- One processor upgrade for children while they are of school age

Adults: The province provides for:

- Surgery and one implant device

Future implants, processor upgrades and all replacement parts for adults are the responsibility of the individual.

Surgeries are done in St. John's. Transportation costs, accommodations and meals for CI clients are the responsibility of the individuals. However, some financial assistance to cover part of these costs may be available through the government's Medical Transportation Assistance Program.

PRINCE EDWARD ISLAND (UPDATED FALL 2009)

Children

- All children up to and including the age of 21 years requiring hearing aids can have these ordered by the Provincial Audiologists either direct from the respective manufacturer or through Atlantic Provinces Special Education Authority (APSEA). The costs to families are at significant discounts on hearing devices through APSEA. Families can apply for assistance with funding through the provincial Disability Support Program in coordination with the Provincial Audiologist. Requests for items such as repairs, batteries, ear molds etc... can be considered where appropriate

Adults under 65

- Individuals with a hearing loss of 50 db or more are able to apply to the Disability Support Program for assistance with coverage and applicants must have a recommendation from an audiologist
- For adult applicants the level of funding from the program is based upon income tax information from the most recent year available
- Funding per aid is to a maximum of \$1500.00 less client contribution
- Usually hearing aids are only replaced every five years
- Requests for items such as batteries, ear molds, repairs etc can be considered

Adults over 65

- Individuals with a hearing loss of 50 db or more are able to apply to the Social Assistance Program for funding assistance
- All applicants require a recommendation from an audiologist
- Social Assistance criteria applies to these special needs applications
- Requests such as batteries, repairs, ear molds can be considered as part of the application

Cochlear Implants

- The Province provides for surgery and implant costs for this technology. Future upgrade costs are the responsibility of the individual. Individuals are required to travel out of province to receive this service. Transportation costs are the responsibility of the individual

NOVA SCOTIA (UPDATED FALL 2009)

- Cost of hearing aids, batteries and ear molds in Nova Scotia are covered under a number of different programs and services including:
 - Income assistance recipients from the Department of Community Services
 - Labour Market Agreement for Persons with Disabilities (LMAPD)
- Tax exemptions in Nova Scotia: the cost of hearing aids, batteries and ear molds are tax
- Exempt
- There is no hearing aid coverage available through Nova Scotia Department of Health <http://gov.ns.ca/health/>

- For children (age 0 to 20), the hearing aids and ALDs are purchased from Atlantic Provinces Special Education Authority (APSEA) via hospital audiology departments at the manufacturer's cost price (plus a 15-25% discount)
- Funding is available through the Department of Health for Cochlear Implants
- Adults on social assistance may qualify for funding under special needs with the Department of Community Services
- Working adults who do not have workplace benefits may qualify for assistance under the Labour Market Agreement for Persons with Disabilities
- There is no government funding for seniors, persons receiving Canada Pension for Persons with Disabilities, or pre-school children

NEW BRUNSWICK (UPDATED FALL 2009)

- Non-Social Service Clients: No coverage is provided to NB citizens. The costs of hearing aids must be paid by the individuals unless covered by a medical or employee plan
- Social Service Clients: NB Family and Social Services, "as a payer of last resort" will pay for hearing aids and repairs for eligible clients who are citizens of NB, have a valid Health Card and are not covered under any other medical or employee plan. If a person can show undue hardship they can apply for a health card for hearing aids only and the government will cover it at that time providing they meet the financial criteria
<http://www.gnb.ca/0017/Health%20Services/hearingaid-e.pdf>
- Training and Employment Support Services (TESS): Can pay for hearing aids and other devices if the client meets their eligibility criteria. Level of support varies on the service required and the financial need
<http://www.gnb.ca/0048/english/equipment.htm>
- Cochlear Implants: The Government pays for the CI and the health care related costs. However, since the implants are done in Ontario hospitals, the consumer is responsible to pay for all related transportation, accommodations, meals and incidentals
- For the average citizen, most employer benefits plans only cover a fraction of the cost of hearing aids
- For children (age 0 to 20), the hearing aids and ALDs are purchased from Atlantic Provinces Special Education Authority (APSEA) via hospital audiology departments at the manufacturer's cost price (plus a 15-25% discount)

QUÉBEC (UPDATED SUMMER 2007)

The following persons are eligible to receive a hearing aid if they are insured under the Québec Health Insurance Plan and have a hearing impairment:

- persons under age 12 who have a hearing impairment that may compromise their speech and language development
- persons age 12 to 18 inclusive who have an average hearing loss of at least 25 decibels in one ear
- persons age 19 and over who have an average hearing loss of at least 25 decibels in one ear and who are pursuing studies leading to a diploma, certificate or attestation recognized by the Minister of Education, Recreation and Sports
- persons of any age who have an average hearing loss of at least 35 decibels in their better ear
- persons of any age who, in addition to a hearing loss, have other functional limitations that hamper their integration into society, the school environment or the workplace

Hearing Devices – Services Covered

Persons who are eligible for the Health Insurance Plan and meet the program requirements are covered for:

- the purchase and replacement cost of a hearing aid (a device used to improve hearing) of one of the following types:
 - analogue (in-the-ear, behind-the-ear, body and eyeglass)
 - digitally controlled analogue (in-the-ear and behind-the-ear)
 - and digital (in-the-ear and behind-the-ear)
- the purchase and replacement cost of an assistive listening device (a device that compensates for a hearing impairment), such as:
 - a decoder
 - a teletypewriter
 - a telephone amplifier
 - an adapted alarm clock
 - or a ring detector

Please Note

Persons under age 19 and visually impaired person may, in certain cases, receive a second hearing aid (binaural aid). This also applies to persons age 19 and over for whom improved hearing is essential to pursue recognized studies or to hold paid employment or employing providing them with a benefit, including self-employed persons, workers benefiting from support for workplace integration and job retention, and trainees developing employability skills.

Replacement

The Régie covers the cost of replacing a hearing device in the following situations:

- the person's degree of hearing loss or physical condition has changed sufficiently to render the device ineffective
- the person's ability to operate the controls has diminished to the point where it is impossible for the person to use the device
- the device has worn out prematurely because of excess perspiration acidity, excess toxic vapors or excess dust pollution
- the device is damaged accidentally during the first six years of use
- the cost of a single pair exceeds 70% of the original purchase cost after six years of use
- the sum of the repair costs incurred from the seventh year exceeds 60% of the original purchase cost
- the device no longer operates in normal conditions

Important

The cost of replacing a hearing device that has been lost, stolen, destroyed or used negligently must be paid by the user. This cost may be covered by private supplemental insurance. For information, contact your insurer.

Repair

Persons eligible for the program are covered for the cost of repairing their hearing devices, including hearing devices they own themselves (devices not paid for by the Régie), on the condition that the devices are covered in accordance with the hearing devices regulation. However, the Régie does not cover the cost of repairs made necessary by negligent or improper use.

Batteries

The cost of batteries is included in the price paid by the Régie for the purchase or replacement of a hearing device. The cost of replacement batteries, however, must be paid by the user, as must the cost of cleaning, checking, testing, etc. Hearing aids are guaranteed for at least two years, and assistive listening devices for at least one year. For details, consult your hearing aid acoustician or your distributor of assistive listening devices.

Procedure to Follow

Persons who wish to obtain a hearing device must:

- consult an ear, nose and throat specialist to obtain a medical certificate attesting to their permanent hearing loss and stating the indications and contraindications of a hearing device
- have the ear, nose and throat specialist or an audiologist provide them with an audiogram (an evaluation of the degree of hearing loss) and an attestation to the effect that they need a hearing device

Then, person who needs a hearing aid must:

- consult a hearing aid acoustician
- provide him/her with the required documents

Hearing aid acousticians are listed in the telephone directory under "Hearing Aid Acousticians"/"Audioprothésistes."

As well, persons who need an assistive listening device must:

- consult a distributor of assistive listening devices
- provide him/her with the required documents

Your audiologist, hearing aid acoustician or hearing impairment rehabilitation centre can provide you with a list of the distributors in your area. <http://www.ramq.gouv.qc.ca/en>

ONTARIO (UPDATED FALL 2009)

Children & Adults: Hearing aids and FM systems must be purchased from a vendor registered with the Assistive Devices Program (ADP). ADP will reimburse eligible Ontarians 75% of the cost, including dispensing fee, ear molds and accessories, to a maximum of:

- \$500 of the cost of one hearing aid
- \$1,000 for two hearing aids
- \$1,350 of the cost of an FM system

The ADP requires prior authorization for FM systems for adults. The audiologist authorizer must send a written request to ADP for prior authorization before any FM system is dispensed to an adult.

New hearing aid(s) can be obtained after 3 years (if necessary).

- BAHA: the ADP will not provide funding for the initial processor but will fund toward a replacement BAHA processor. The ADP pays the vendor 75 per cent of the manufacturer/distributor invoice price in Canadian dollars, up to a maximum of \$2625 for the sound processor or 75 per cent up to a maximum of \$3366.75 for the sound processor with abutment

For people who are receiving benefits from any one of the following:

- Assistance to Children with Severe Disabilities
- Ontario Disability Support Program
- or Ontario Works

at the time the sound processor is authorized, ADP will pay the vendor up to \$3500 toward the sound processor or up to \$4489 toward the sound processor with abutment. Ask the vendor for more details.

- CI Replacement Speech Processor: ADP pays the health centre 75 per cent of the manufacturer's invoiced price in Canadian dollars, up to a maximum of \$5,444

For people who are receiving benefits from any one of the following:

- Assistance to Children with Severe Disabilities
- Ontario Disability Support Program
- or Ontario Works

at the time the processor is authorized, ADP will pay the health centre up to \$7,258.67 in Canadian dollars toward the speech processor. They can also receive fully subsidized hearing aids and Baha as well as the initial costs of ear molds and batteries

Ontario Ministry of Health and Long-Term Care <http://www.health.gov.on.ca/>

MANITOBA (UPDATED FALL 2009)

HEARING AIDS

Under the age of 18 when prescribed by a qualified doctor ENT, MB Health pays 80% coverage for new hearing aid every 4 years or more or if doctor diagnoses change in hearing. No coverage is available for hearing aids for adults.

COCHLEAR IMPLANTS

Children's Program

Costs covered by MB Health for surgery and CI device. Bilateral implants are available with full coverage for children. Surgeries done out-of-province. Approximately 75% of travel expenses for parents and child are covered by MB Health. Accommodations for child and parents are not covered.

Adult Program

Surgery and device covered by Manitoba Health but surgery conducted out-of-province. Bilateral surgeries not yet approved for coverage. MB Health pays approximately 75 % of cost of travel for patient and companion but does not cover accommodation expenses.

BAHA SURGERY - BAHA surgery is available in MB with full coverage.

VIBRATION SOUND BRIDGE - Surgery has been initiated within Manitoba for this device with full coverage.

OUT-OF-PROVINCE SERVICES

MB Health website indicates for medical treatment not available in MB a doctor may make application to another province or US for treatment if recommended by medical specialist. Transportation is paid up to 75% of billed amount. If the person is in financial hardship, MB Health will pay transportation as well. Waiting times for adult patients currently two years.

SMD ASSISTIVE TECHNOLOGY SUPPORT PROGRAM

The Society for Manitobans with Disabilities (SMD) provides funding assistance for people with disabilities. The program is designed to assist more people with disabilities gain access to products that can improve their daily lives by helping cover the sometimes considerable costs of technology. Eligible applicants may be funded for up to 20% of the actual cost of their assistive technology product purchase (up to a maximum of \$2500 per fiscal year).

Manitoba Health Services Plan <http://www.gov.mb.ca/health/mhsip/>

SASKATCHEWAN (UPDATED FALL 2009)

- There is no coverage for hearing aids, molds, batteries
- The hearing tests must be paid for by the individual. (The cost of hearing tests were \$27.95 in 2009)
- The government does have a funded audiology clinic but the wait times are long. Currently all Saskatchewan residents are eligible for this service but access is under review. Mark-up on hearing aids is "reasonable". Effective October 1, 2009 - \$27.95 for assessment, \$55.95 for fitting of aid under \$1,200.00 and \$83.90 for fitting of aid over \$1200.00. Molds costs are \$40.00 - \$60.00.
- Cochlear Implants: The government funds the surgery and the implant fully; however batteries and upgrade costs are borne by the recipient.
- Saskatchewan Health and Wellness http://www.health.gov.sk.ca/hplan_health_care_plan.pdf
- Saskatchewan Deaf and Hard of Hearing Services offer a discount battery program.

ALBERTA (UPDATED FALL 2009)

- Under 18 and over 65 receive up to \$945.00 for 1 aid every 5 years
- Individuals with low income can also apply if they can have been designated through Alberta Health for this same benefit
- DRES- Disability Related Employment Services also assists those who are students in post-secondary and those at risk of not gaining employment that are in employment programs to the same amount I believe
- Alberta Health and Wellness <http://www.health.gov.ab.ca/>

BRITISH COLUMBIA (UPDATED FALL 2009)

Employment Program for Persons with Disabilities

If the person is receiving social assistance or taking part in an Employment Program for Persons with Disabilities (looking for work, training program or at risk to lose job due to hearing loss), the government will pay for hearing aids sometimes batteries. The elderly and everyone else NOT under a social service or employment program receive no funding.

Extended Health Care - Some extended health care plans will cover up to \$500 of the cost of hearing aids.

EATI Program (Equipment and Technology Initiative)

To be eligible to receive funding for assistive equipment or devices a person must be a resident of BC, over 18 years of age, not on EI or EI eligible and have an employment or volunteer goal. The person cannot be eligible to receive equipment under any other funding source. The program is funded under the Ministry of Housing and Social Development and the dollars come from the Labour Market Agreement, hence the requirement to be attached in some way to the labour market.

B.C. Ministry of Health - No coverage available <http://www.health.gov.bc.ca/navigation/online.html>

YUKON (UPDATED FALL 2009)

Under 16 years

- **The Chronic Diseases Program** a branch of the Yukon Government funds 100% of coverage of hearing aids for children under 16 yrs. not covered by their parent's employer plan
- FM systems are purchased by the Education system and remain the property of the school
- There is no funding for children above the age of 16

Over 65 years

- Individuals over 65 yrs. are covered for one hearing aid every 4 years
- Yukon Department of Health and Social Services <http://www.hss.gov.yk.ca/>

NORTHWEST TERRITORIES AND NUNAVUT (UPDATED FALL 2009)

Extended Health Benefits (Seniors 60 years +) – NWT - EHB will pay a max.of \$675/ear towards the cost of hearing aids, \$500/ear fitting fee, and \$45.00/ear for earmolds.

http://www.hlthss.gov.nt.ca/english/services/health_care_plan/seniors_benefits/default.htm

Extended Health Benefits (Seniors 60 years +) – Nunavut - EHB will pay a maximum of \$500/ear towards the cost of the hearing aid, \$500/ear fitting fee, \$30/earmold every 5 years. Administered by the Nunavut Department of Health and Social Services.

Non-Insured Health Benefits (Northwest Territories & Nunavut).- NIHB clients get 100% coverage every 5 years. <http://www.hc-sc.gc.ca/fniah-spnia/nihb-ssna/benefit-prestation/index-eng.php>

Workers' Compensation

Like other options, compensation for individuals who experienced hearing loss while on the job varies between the provinces and territories. Each province or territory has different policies based on what level of hearing loss has occurred, what is considered on the job hearing loss, and who is eligible for compensation. The following table outlines the various programs available based on each province/territory. For more information visit the Canadian Centre for Occupational Health and Safety at <http://www.ccohs.ca> or follow the links to provincial pages in the table below.

NEWFOUNDLAND AND LABRADOR

- Where hearing loss has been deemed the result of work related factors, the necessary devices will be covered.
- The individual may also receive functional impairment benefits that could cover remaining costs
- Workplace Health, safety, and Compensation Commission of Newfoundland and Labrador <http://www.whscc.nf.ca>

PRINCE EDWARD ISLAND

- Hearing aids will be reimbursed up to a maximum of \$1600 per hearing aid, and will be replaced maximum once every 4 years
- Batteries will be reimbursed up to a maximum of \$100 per year
- Workers Compensation Board of Prince Edward Island <http://www.wcb.pe.ca/>

NOVA SCOTIA

- Workers Compensation Board clients - \$1450 for hearing aids and molds - \$100/year for Batteries
- Workers' Compensation Board of Nova Scotia <http://www.wcb.ns.ca>

NEW BRUNSWICK

- Hearing aids and batteries are covered under the prescription of a licensed health care provider when damage to an individual's hearing, or hearing aid occurred in the workplace
- Hearing aids may be replaced a maximum of once every 5 years, and batteries annually
- Workplace Health, Safety and Compensation Commission of New Brunswick <http://www.whscc.nb.ca>

QUÉBEC

- Where damage is the result of workplace related injury and following an evaluation by a certified audiologist, hearing aids (including binaural), accessories, batteries, service charges, professional fees and other devices are covered by the Board
- New hearing aids are covered every 5 years
- For information contact: Commission de la santé et de la sécurité du travail <http://www.cssst.qc.ca>

ONTARIO

- Following an evaluation by a certified audiologist, trial periods for devices, replacement devices, batteries, options and accessories, and special rehabilitation devices may be covered in accordance with current approved rates
- Workplace Safety and Insurance Board of Ontario <http://www.wsib.on.ca>

MANITOBA

- Hearing aids, reasonable repair, and maintenance may be covered when directly related to a workplace injury
- Workers' Compensation Board of Manitoba <http://www.wcb.mb.ca>

SASKATCHEWAN

- Hearing aids plus 10% covered for shipping and handling fees
- \$115 allowance for evaluation, \$350 allowance for fitting, manufacturers fees plus 10% for batteries
- repairs and replacements are covered provided they are for aids required for hearing loss directly work related
- upgrades, and replacements for subsequent hearing loss is not covered
- Saskatchewan Workers' Compensation Board <http://www.wcb.sask.com>

ALBERTA

- As indicated by an expert opinion, appropriate appliances will be compensated for should they reduce the effects of the injury experienced in the workplace
- Workers' Compensation Board of Alberta <http://www.wcb.ab.ca>

BRITISH COLUMBIA

- Program provides hearing aids, batteries, repairs, and some over the counter items to eligible individuals
- WorkSafe B.C. <http://www.worksafeBC.com>

YUKON

- Where damage is the result of workplace related injury, hearing aids are covered based on a fee structure determined by the board
- Replacement aids may be approved to a maximum of once every 4 years
- Yukon Workers' Compensation Health and Safety Board <http://www.wcb.yk.ca>

NORTHWEST TERRITORIES AND NUNAVUT

Hearing aids are covered when hearing loss is the result of workplace noise exposure.

Authorization is needed to cover replacement batteries. Rehabilitation devices such as amplified telephones and visual alarm systems may also be provided.

<http://www.wcb.nt.ca>

Subsidies available from other programs

Veterans Affairs Canada (VAC)

Based on VAC policy, qualified veterans, former and current members of the Canadian Forces (CF), former and current members of the Royal Canadian Mounted Police (RCMP), as well as their dependents, survivors, and some civilians, qualify for VAC health benefits. Through its Program of Choice option, recipients of VAC health benefits can be approved for benefits outside the standard coverage. Regarding hearing devices, qualifying individuals in any province can receive covered benefits. Examples of covered benefits include:

- Analog hearing aid
- Basic digital hearing aids
- Basic programmable analog aids
- Telephone amplifiers, infrared devices
- Hearing aid accessories (e.g. batteries)
- Dispensing and fitting fees

Other aids may be considered under exemplary circumstances, but do require special authorization in order to receive full coverage.

For more information check out the Services and Benefits section of the Veterans Affairs Canada website at <http://www.vac-acc.gc.ca/clients/sub.cfm?source=services/benefits/health>.

Source – <http://www.vac-acc.gc.ca>

Canada Pension Plan Disability Benefit

Another option, administered through Social Development Canada is the Canada Pension Plan (CPP) Disability Benefit. Through this program, individuals who are suffering from a long term or life-threatening disability may qualify for assistance. Qualifications vary based on other benefits the individual is receiving, and whether there have been sufficient contributions to their CPP prior to the benefit request.

The application process requires written requests, and could take up to three months to receive acceptance, unless the individual is terminally-ill. For more information on the application process, qualifications, and contacts, visit the CPP Disability Benefits page on the Service Canada website at

<http://www.hrsdc.gc.ca/en/isp/cpp/disaben.shtml>.

Source – <http://www.hrsdc.gc.ca>

First Nations and Inuit Health

For those individuals with First Nations or Inuit status, the First Nations and Inuit Health Branch have a program in place to cover non-insured health benefits. While these are on a needs-base, hearing aids are an item on the approved list of covered medical supplies and equipment.

For more information on eligibility, exclusions, and the application process for audiology equipment benefits, visit the benefits and criteria page at First Nations and Inuit Health; http://www.hc-sc.gc.ca/fnih-spni/nihb-ssna/provide-fournir/med-equip/criter/audio_e.html#List.

Source – http://www.hc-sc.gc.ca/fnih-spni/index_e.html

Community Support

Beyond services provided by various government projects, are community based support groups, clubs and organizations that may be of assistance to individuals who are hard of hearing. While certain restriction may apply to some individuals, community support is a possible avenue to consider for low income individuals, or those who have not been eligible for the other various programs put in place through the government.

For more information on the funding options available to individuals who are hard of hearing, visit the “Funding for Aids and Devices” section on the Canadian Hard of Hearing Association’s website at <http://www.chha.ca/chha/projects-funding.php>.
