

## 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 Financial Loan Program	Carol Fury, Executive Director Assistive Technology of MN. 1800 Pioneer Creek Center, 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.
Charles D. Gilfillan Memorial	612-788-9010 (Mrs. Lea Slye) Committee on Beneficiaries 3537 Edward Street Northeast Minneapolis, MN. 55418	Anyone-any age. Funds to cover medical services and hearing aids for those who live in rural areas. By 2005 will serve citizens in areas with a population of 3000 or less.
Children of the Silent World	P.O. Box 2425 Cridersville, OH. 45806 <a href="http://www.metroevents.com/silent">www.metroevents.com/silent</a>	Assists low-income children with purchasing hearing aids.
Deaf and Hard of Hearing Services Offices	8 regional offices throughout MN. <a href="http://www.dhhsd.org">www.dhhsd.org</a>	Can provide information on local resources.
Disabled Children's Relief Fund/Assistive Device Grant	P.O. Box 7420 Freeport, NY 11520 <a href="http://www.dcrf.com">www.dcrf.com</a>	Provides disabled children with hearing aids and other assistive devices. Grant requests accepted between March and September.
Easter Seals	553 Fairview Street St Paul MN 55104 651-379-5800, 800-669-6719 <a href="http://www.goodwilleasterseals.org/">www.goodwilleasterseals.org/</a>	Anyone- any age. Information and advocacy to help locate funding.
Hear Now Foundation (a program of the Starkey Foundation)	Joanita Shelter 1-800-648-4327 (voice response) 6700 Washington Ave. S. Eden Prairie, MN. 55344 <a href="http://www.sotheworldmayhear.org/">http://www.sotheworldmayhear.org/</a>	National nonprofit raises funds for individuals in need of hearing aids.
Hearing Aid Manufacturers		Check each manufacturer for any special programs
The HIKE Fund	Audiologist 402-592-7987 233 W. 6th Street Papillion, Nebraska 68046	Provides low-income children between 0-20 years with hearing aids and assistive devices.
Lion's Infant Hearing Program	Audiologist (not parents) must contact: Kirsten Coverstone 612-626-0946 <a href="mailto:mcdan011@umn.edu">mcdan011@umn.edu</a>	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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WITH DEAF AND HARD OF HEARING CHILDREN**

<i>Resource</i>	<i>Contact</i>	<i>Comments</i>
Medical Assistance	Local County Government	Provides health coverage for low-income families.
Minnesota Care MN Department of Human Services	651-297-3862 (voice response) 1-800-657-3672 <i>or use Minnesota Relay Service</i>	Provides health coverage for children and adults not eligible for insurance elsewhere.
MN Children With Special Needs (MCSHN)	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.
Miracle Ear Children's Foundation	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.
Starkey Laboratories~ SoundChoice.	1-800-300-3046 ex:4519 <a href="http://www.soundchoicefinancing.com">www.soundchoicefinancing.com</a>	Offers two choices of financing hearing aids and treatment costs to any practice offering products from the Starkey family of companies.
Traveler's Scholarship Trust for the Deaf and Near Deaf	3755 Lindell Boulevard St. Louis, Missouri 63108-3476 314-371-0533, 800-914-2775	Provides financial aid to children and adults who suffer deafness or hearing impairment and who need assistance in obtaining medical devices or treatment.
Unitron's Kids Klub Foundation	333 West Fort St., Suite 2010 Detroit, MI. 48226 <a href="http://www.unitron.com/pages/cikk">www.unitron.com/pages/cikk</a>	Working with health care professionals, assists low-income children with hearing aids and rehabilitation services

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

[www.health.state.mn.us/divs/fh/meshn/meshn.html](http://www.health.state.mn.us/divs/fh/meshn/meshn.html)  
<http://clerccenter.gallaudet.edu/InfoToGo/548.html>  
[www.beginningssvcs.com/assistive\\_technology/financial\\_aid.htm](http://www.beginningssvcs.com/assistive_technology/financial_aid.htm)  
[www.listen-up.org/haidfund.htm](http://www.listen-up.org/haidfund.htm)

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](http://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](http://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.**

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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  
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St. Paul, MN 55101-2198

**HEARING AID BILL [62Q.675] [HEARING AIDS; PERSONS 18 OR YOUNGER.]** A health plan must cover hearing aids for individuals 18 years of age or younger for hearing loss due to functional congenital malformation of the ears that is not correctable by other covered procedures. Coverage required under this section is limited to one hearing aid in each ear every three years. No special deductible, coinsurance, co-payment, or other limitation on the coverage under this section that is not generally applicable to other coverages under the plan may be imposed. [EFFECTIVE DATE.] This section ineffective August 1, 2003, and applies to policies, contracts, and certificates issued or renewed on or after that date.