

Maryland State Department of Education
Division of Rehabilitation Services
Financial Assistance for the Purchase of Hearing Aids

1. The Assistive Technology Financial Loan Program

Operated by the Maryland Technology Assistance Program/Maryland Department of Disabilities
2301 Argonne Drive, Room T-17, Baltimore, MD 21218
410-554-9230 (Voice) or 1-800-832-4827 (Voice-toll-free)
E-mail: mdtap.atlp@maryland.gov
Website: mdod.maryland.gov/mdtap/Pages/ATlowloan

The loan program helps Maryland residents with disabilities and their families qualify for low-interest loans to buy equipment that helps them live, work, and learn more independently. The loans can be used to purchase assistive technology, which includes hearing aids, TTY's, building modifications for accessibility, and other devices. All loans have below-market interest rates.

2. The Hearing and Speech Agency

5900 Metro Drive, Baltimore, MD 21215
410-318-6780 (Voice)
410-318-6758 (TTY)
Email: hasa@hasa.org
Website: www.hasa.org
Eligibility: Children and adults

Hearing aids are offered at very reasonable prices. The styles of hearing aids include behind-the-ear (BTE), in-the-ear (ITE), and in-the-canal (CIC). The latest technology in hearing aids, programmable and digital, are also available at The Hearing and Speech Agency.

The Hearing and Speech Agency's audiologists are certified by the American Speech-Language-Hearing Association (ASHA) and are licensed by the Maryland State Board of Audiologists, Hearing Aid Dispensers and Speech-Language Pathologists. The audiologists at The Hearing and Speech Agency are associates of *Hear Now*, a nonprofit organization based in Denver, Colorado. *Hear Now* works directly with hearing aid manufacturers and provides hearing aids, for a modest fee, to individuals with extremely limited income. The Hearing and Speech Agency's audiology services are provided to *Hear Now* clients at reduced rates.

Other audiological services offered are comprehensive hearing testing, Hearing aid evaluation and selection, fitting of custom earmolds, hearing protectors and swim plugs, simple hearing aid repairs, and Hearing aid batteries and accessories.

3. TPA Scholarship Trust for the Deaf and Near Deaf

2041 Exchange Drive
Saint Charles, MO 63303
636-724-2227 (Voice)
Website: www.tpahq.org/tpa-hearing-trust
Eligibility: Children and adults

The Travelers Protective Association of America established the TPA Scholarship Trust for the Deaf and Near Deaf in 1975. Completed applications must be submitted to the Trust by the end of each quarter: March 31st, June 30th, September 30th, and December 31st. Selection of recipients and amount of aid awarded is decided upon by the majority of the Trustees, and special consideration is given to individuals with the greatest need.

4. Civic Organizations

Many community service organizations receive charitable donations to purchase hearing aids and other devices for low income deaf and hard-of-hearing people. Clubs often recondition hearing aids and donate them to needy individuals. Below is a listing of the national offices for several service organizations. Start by contacting the national office and ask how to locate local clubs and available funding resources.

- **Business and Professional Women's Club, National Federation**

1030 15th Street, N.W. Unit B1-148
Washington, DC. 20005-1503
202-293-1100
Website: www.bpwusa.org

- **Civitan International**

PO Box 382857
Birmingham, Alabama 35213-0744
205-591-8910
Email: civitan@civitan.org
Website: www.civitaninternational.com

- **Kiwanis International**

3636 Woodview Place
Indianapolis, Indiana 46268
317-875-8755 extension 411
Website: www.kiwanis.org

- **Lions Clubs International**

300 22nd Street
Oak Brook, Illinois 60523-8842
630-571-5466 extension 334
Website: www.lionsclubs.org

- **Pilot International**

102 Preston Court
Macon, Georgia 31208-4844
478-477-1208
Website: www.pilotinternational.org

- **Rotary International**

1 Rotary Center, 1560 Sherman Avenue
Evanston, Illinois 60201
847-866-3000
Website: www.rotary.org

- **Sertoma International**

1912 East Myer Boulevard
Kansas City, Missouri 64132
816-333-8300
Website: www.sertoma.org

- **Sertoma Hearing Aid Recycling Program (SHARP)
(TEMPORARILY CLOSED DUE TO FUNDING)**

10720 Dimple Dell Drive
Sandy, Utah 84092-4835
888-495-2949, 801-495-2949

5. CareCredit

Synchrony
PO Box 960061
Orlando, FL
800-677-0718 (Voice)
E-mail: info@carecredit.com
Website: www.carecredit.com/hearing
Eligibility: Anyone who is approved for credit

CareCredit is the healthcare financing division. CareCredit provides financing for the purchase of healthcare products and procedures, including hearing aids and accessories. Ask your hearing aid provider if they offer hearing aid financing through CareCredit. If they do, the application takes just a few minutes to complete when you are in the hearing aid dispenser's office. You'll know within minutes if you are approved.

6. The HIKE Fund, Inc.

C/o The HIKE Board Executive Secretary
530 Elliot Street
Council Bluffs, Iowa 51503-0202
712-325-0812 (Voice)
Contact: Secretary's Office
Email: johnhauser11@gmail.com
Website: thehikefund.org
Eligibility: Children under the age of 20 whose parents or guardians are U.S. Citizens, with financial need.

The HIKE (Hearing Impaired Kids Endowment) Fund, Inc. is an endowment fund that was created in 1986 by the International Order of Job's Daughters to provide hearing and/or assistive listening devices to children whose parents cannot fund this special need. The application may be obtained by having the parents/ guardians call the Office of the Secretary at the number listed above. The application requires a letter from the applicant's parents or guardians, a statement including family income, size of household, burdensome medical expenses and an itemized cost quotation from the supplier explaining the cost of the hearing technology requested.

7. Other Resources

- **Division of Rehabilitation Services**
2301 Argonne Drive
Baltimore, MD 21218
410-554-9442 or 888-554-0334 (VOICE)
410-405-7054 (VP)

Vocational Rehabilitation Services may provide hearing aids and assistive devices for qualifying adults who want to maintain current employment or who are seeking employment. To find the DORS office nearest to you go to: dors.maryland.gov

- **Medical Insurance**
Check your medical insurance policy. A few policies do cover hearing aids, so you should check with your carrier to see if hearing aids or any related expenses are covered.
- **Hearing Aid Manufacturers & Vendors**
Inquire with local hearing aid sellers or manufacturers. They may have reconditioned hearing aids, special financing, special programs, or sell the aids at a reduced rate.

- **Miracle-Ear Foundation**

888-476-1709

The Miracle-Ear Foundation serves and supports children and adults who have a hearing loss. Our Gift of Sound™ program provides hearing aids and hearing support services at no-cost* to families or individuals who have incomes that are significantly limited, who are unable to afford the high costs of quality hearing instruments and have exhausted all possible resources for their hearing health.

- **Website Search**

Choose a search engine and type in “financial aid for hearing aids” or “financial assistance for hearing aids.” You may find something that will be of some help.

- **ESCO Help Card**

Need credit approval and must go to their list of providers.

800-992-3726

Website: www.esco.com

- **Veterans Affairs**

Contact: Your local Veteran’s Administration office

Website: www.va.gov or www.prosthetics.va.gov/psas/Hearing_Aids

To receive hearing aids through VA, you must first register at the health Administration/enrollment section of the VA Medical Center of your choice. The following documents are usually needed at the time of registration: a copy of the Veteran's DD214, driver's license and health insurance (if available).

Once registered (or if already registered), you may schedule an appointment at the Audiology and Speech Pathology Clinic for an evaluation of your hearing. The audiologist will make a clinical determination on the need for hearing aids and/or other hearing assistive devices. If hearing aids are recommended and fit, the hearing aids, repairs, and future batteries will all be at no charge to you, as long as you maintain VA eligibility for care.

- **The Governor’s Office of the Deaf & Hard of Hearing**

Provides more resources and information about audiology and Speech Language Pathology, including audiology services & financial assistance.

Website: odhh.maryland.gov/audspeech

- **Flexible Benefit Plans**

Flexible Benefits Plans are voluntary programs offered by some employers that allow employees to use pre-tax dollars to pay for health and dental insurance premiums; health-related expenses that are not paid by a medical, dental or vision plan; and dependent care costs.