

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) 554-9233 (Voice) or 1-866-832-4827 (Voice-toll-free)

1-866-881-7488 (TTY-toll-free)

E-mail: loans@mdtap.org

Website: www.mdtap.org

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**

3755 Lindell Boulevard

St. Louis, Missouri 63108-3476

314-371-0533 (Voice)

Website: www.travelersprotectiveasn.com (on left-hand side click on "Scholarship 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 application must be returned to the Trust by March 1st each year. Applicants demonstrating the greatest financial need are given preference regardless of race, creed, age or sex. Recipients are notified in May and scholarship checks are mailed after August 1st.

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**
2012 Massachusetts Avenue Northwest
Washington D.C. 20036
(202) 293-1100
www.bpwusa.org
- **Civitan International**
Post Office Box 130744
Birmingham, Alabama 35213-0744
(205) 591-8910
civitan@civitan.org
www.civitaninternational.com
- **Kiwanis International**
3636 Woodview Place
Indianapolis, Indiana 46268-
(317) 875-8755
www.kiwanis.org
- **Lions Clubs International**
300 22nd Street
Oak Brook, Illinois 60523-8842
(630) 571-5466 extension 334
www.lionsclubs.org

- **Pilot International**
P. O. Box 4844
Macon, Georgia 31208-4844
(478) 743-7403
www.pilotinternational.org
- **Quota International**
We Share Foundation
1420 21st Street Northwest
Washington, D.C. 20036
(202) 331-9694
www.quota.org
- **Rotary International**
1 Rotary Center
1560 Sherman Avenue
Evanston, Illinois 60201
(847) 866-3000
www.rotary.org
- **Sertoma International**
1912 East Myer Boulevard
Kansas City, Missouri 64132
(816) 333-8300
www.sertoma.org
- **Sertoma Hearing Aid Recycling Program (SHARP)**
10720 Dimple Dell Drive
Sandy, Utah 84092-4835
(888) 495-2949, (801) 495-2949

5. **CareCredit and Starkey SoundChoice**

901 East Cerritos Ave
Anaheim, CA 92805
1-800-839-9078 (Voice)
E-mail: info@carecredit.com
Website: www.carecredit.com or www.soundchoicefinancing.com
Eligibility: Anyone who is approved for credit

CareCredit is the healthcare financing division for GE Consumer Finance. CareCredit provides financing for the purchase of healthcare products and procedures, including hearing aids and accessories. Starkey's SoundChoice Hearing Finance Plan is also offered through GE Consumer Finance for the purchase of hearing aids, batteries, warranties, and maintenance needs. Ask your hearing aid provider if they offer hearing aid financing through CareCredit or Starkey's SoundChoice. 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. CareCredit and SoundChoice offer a 3, 6 and 12-month *No Interest Plan* and a 24, 36 and 48 month *Low Interest Payment Plan*.

6. HEAR NOW Foundation

Starkey Hearing Foundation
1-800-648-4327 (Automated Voice Line)
6700 Washington Avenue South
Eden Prairie, MN 55344
Contact: Joanita Stelter
E-mail: contact_us@sotheworldmayhear.org
Website: www.sotheworldmayhear.org
Eligibility: Anyone of any age

Hear Now/Starkey Foundation (HEAR NOW became a part of the Starkey Hearing Foundation in 1999) is a national program that will donate a new Starkey hearing aid IF the hearing aid dispenser donates their services. Client income is considered but also considers out-of-pocket medical expenses. There is a very detailed application process and a \$100.00 non-refundable processing fee for each hearing aid requested. The total household income is considered and not just the applicant's financial position. Call (800) 648-4327 and press 1 for application or go to <http://www.sotheworldmayhear.org/forms/hearnow.php>

Individuals applying must be residents of the United States and qualify under the National Poverty Guidelines for assistance. The client is responsible for the cost of the evaluation/assessment by the hearing healthcare provider, batteries, and cost of repairs once the first year warranty has expired.

7. The HIKE Fund, Inc.

C/o The HIKE Secretary
10115 Cherryhill Pl
Spring Hill, FL 34608
352-688-2579 (Voice)
Contact: Secretary's Office
E-mail: ceterrill1@aol.com
Website: www.missouriiojd.org/HIKE
Eligibility: Children under the age of 20 whose parents or guardians are U.S. Citizens or hold an authorized Green Card

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.

8. AUDIENT (Alliance for Accessible Hearing Care)

877-AUDIENT (toll free) or 206-838-7194
Website: www.audientalliance.org

This is a non profit program operated by the Northwest Lions Foundation for Sight & Hearing in Seattle - the largest cornea transplant center in the United States and provider of donated hearing aids and other services for over 40 years . The program provides access to discounted, digital, behind-the-ear hearing aids to people (of any age) whose income is above the government's established poverty line, but below the normal standard of affordability.

To apply, you fill out a form with proof of income and mail to the AUDIENT office. Within 48 hours someone should call to arrange a referral to a participating hearing aid provider near you.

The approximate cost for two digital hearing aids is up to \$1,040 and includes the fitting fee, ear mold, and three adjustments during a one year limited warranty period (testing fees are paid to the provider). In addition, AUDIENT can arrange low-interest financing. The service is available nationwide because one of AUDIENT's partners, EPIC, identifies and screens qualified experts in hearing evaluations and treatments throughout the country. The fee is reduced because all of the alliance's partners, including those who test and fit you with a device, have agreed to discount their products and services to participate.

9. The AgrAbility Project

1146 ABE Building
West Lafayette, IN 47907-1146
800-825-4264 (Voice/TTY)
E-mail: bng@ecn.purdue.edu
Website: <http://pasture.ecn.purdue.edu/ABE/Extension/BNG/>

Assists agricultural and agribusiness workers who have hearing loss. Education and assistance are available to accommodate disabilities, eliminate barriers, and create a favorable climate among rural service providers for people with disabilities (including hearing loss).

Other Resources

Division of Rehabilitation Services

2301 Argonne Drive
Baltimore, MD 21218
410-554-9385 or 800-554-0334

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: www.dors.state.md.us.

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.

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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 Children's Foundation (for children 16 years old and younger) (800) 234-5422. A family of 4 limited to gross income of \$20,000-\$45,000. Must be an U.S. citizen and have a current audiogram and medical release.

Websites

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) 945-4357 or <http://www.earserv.com/hearinginstruments.html>

Veterans Affairs

Contact: Your local Veteran’s Administration office

Website: www.va.gov

Eligibility: Generally, hearing aids and eyeglasses are not provided when the hearing and vision loss is the result of aging. However, if you have a service-connected disability with rating of 10% or greater they will be provided. Non service-connected hearing aids and eyeglasses may also be provided in special circumstances.

Audiological testing, hearing aids, and/or assistive listening devices.

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.

Note: The organizations listed above are not endorsed by the Division of Rehabilitation Services (DORS); but are included as an informational service. This list of financial resources is not all-inclusive. Any omissions are unintended and regretted.