

Medicaid Hearing Aid Coverage for Older Adult Beneficiaries: A State-By-State Comparison

KEY FINDING: Gaps in coverage for hearing health services expose low-income older adults to high costs and may discourage hearing aid use.

BACKGROUND

Age-related hearing loss affects nearly 30 million U.S. older adults, but only 25% of those with moderate-to-severe loss use hearing aids. This is a concern, because hearing loss among people 50 and older can lead to other adverse health outcomes - reduction in speech understanding, social isolation, falls, hospitalizations, and cognitive decline. While hearing loss clearly affects many individuals and can lead to serious social and health issues, Medicare and Medicaid coverage varies greatly.

Traditional Medicare does not pay for routine hearing tests, hearing aids, or hearing aid fitting. Some Medicare Advantage (managed care) plans pay for hearing tests, but they don't all cover hearing aids. These costs can be prohibitive. Some states provide hearing health coverage for low-income older adults through their Medicaid programs. But state programs differ, so the eligibility criteria and benefits are inconsistent across states. This study's purpose is to analyze state Medicaid coverage for hearing health and policies that affect access to services.

STUDY METHOD

As a framework, researchers used American Academy of Audiology task force guidelines on hearing loss eligibility, costs, and follow-up or

rehabilitation. They also examined recent state policy handbooks to determine which type of information was available. This led to the development of six assessment criteria:

- coverage for hearing loss testing and treatment
- provision of two hearing aids when needed
- follow-up or rehabilitation
- batteries
- supplies and repairs
- replacement devices.

Based on the analysis, states received one of the following ratings:

- Excellent - policies met five or six of the criteria
- Good - policies met three or four of the criteria
- Fair - policies met one or two of the criteria
- Poor – no hearing aid coverage

FINDINGS

The analysis found that 28 states provided Medicaid coverage for hearing assessment and associated services for adult beneficiaries, with only eight rated as excellent (see opposite page). The 28 states varied greatly in hearing loss eligibility, cost, and rehabilitation factors. There was striking variability in hearing loss severity cutoffs used to determine eligibility for coverage. Of the 18 states with clear cutoffs, 12 covered hearing aids for people with mild or greater hearing loss, whereas the other six provided coverage only for people with moderate or greater hearing loss. The remaining 10 states

with coverage either had no eligibility criteria for hearing aid coverage or allowed a specialist or physician to determine whether the beneficiary was a candidate for a hearing aid. To add to the inconsistency, the manner in which states defined hearing loss severity differed greatly.

However, most of the states that offered hearing aid coverage did address associated costs, such as batteries and repairs. Several states covered follow-up and rehabilitation, but their policies were difficult to interpret.

Overall, results showed great variability in hearing health service coverage, to the extent that millions of low-income older adults are required to pay for devices out of pocket, at a cost of \$3,000 for basic technology, including fitting and follow-up visits.

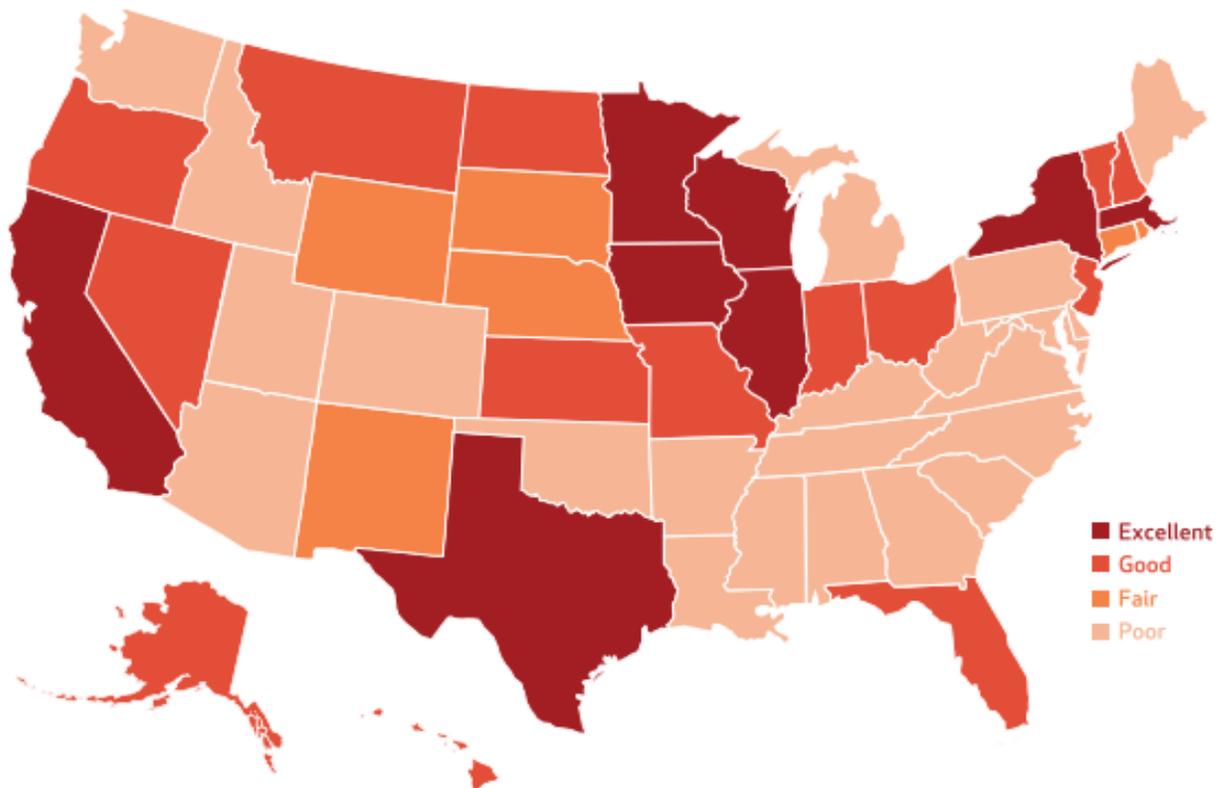
With the need for replacement, this could add up to at least \$12,000 over 20 years.

FUTURE IMPLICATIONS

Given the findings, policymakers should consider using accepted and standardized definitions of hearing loss. Ambiguous policies could be used to deny coverage to those who need it. Hearing loss will continue to be a growing problem as the US population ages. This could cause serious safety consequences as life expectancy increases and older adults remain in the workforce longer. Federal policymakers should consider making hearing health care, including the coverage of hearing aids, a mandatory benefit under Medicaid.

- Amy Haywood

States ranked on Medicaid hearing aid policies for beneficiaries ages 21 and older



ORIGINAL ARTICLE:

Arnold, M.L., Hyer, K., & Chisolm, T. (2017). Medicaid Hearing Aid Coverage for Older Adult Beneficiaries: A State-by-State Comparison, *Health Affairs*, (8), 1476-1484

Address correspondence to Dr. Kathryn Hyer, Florida Policy Exchange Center on Aging, School of Aging Studies, University of South Florida, 13301 Bruce B. Downs Blvd, MHC 1341, Tampa, FL 33612.